



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

QUARTERLY STATEMENT

AS OF JUNE 30, 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@cignahealthcare.com (E-mail Address), 512-467-1399 (FAX Number)

OFFICERS

President Ryan David Kocher #

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

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

Renee Romanelli Cieslukowski #

Gregory John Czar #

Ryan David Kocher #

Tracy Lyn Labonte

Mark Edmund Ochal

State of Texas SS: County of Williamson

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  
Treasurer and Chief Accounting Officer

Daniel Ernest Paffumi  
Appointed Actuary

Alicia Marie Morrow  
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 JUNE 30, 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 .....	139,796,833	0	139,796,833	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 (\$ ..... (4,568,830) ), cash equivalents (\$ ..... 14,495,027 ) and short-term investments (\$ ..... ) .....	9,926,197	0	9,926,197	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 .....	1,058,048	0	1,058,048	0
9. Receivables for securities .....	0	0	0	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) .....	150,782,588	0	150,782,588	136,018,525
13. Title plants less \$ ..... charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,320,793	0	1,320,793	994,705
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	362,793	4,945	357,848	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 .....	174,243	0	174,243	72,700
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	13,171	0	13,171	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 .....	40,936,957	30,226,914	10,710,043	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 .....	10,306	0	10,306	8,748
24. Health care (\$ ..... ) and other amounts receivable .....	38,005	38,005	0	0
25. Aggregate write-ins for other than invested assets .....	55,523	55,523	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	194,326,323	30,325,387	164,000,936	147,724,166
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	194,326,323	30,325,387	164,000,936	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 .....	55,523	55,523	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)	55,523	55,523	0	0

STATEMENT AS OF JUNE 30, 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 \$ .....480,933 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	480,933	467,397
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	37,688,604	36,665,807
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	0	0
4. Contract claims:		
4.1 Life .....	22,596	14,668
4.2 Accident and health .....	28,736,758	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 \$ ..... 819,807 accident and health premiums .....	820,006	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 \$ ..... 291,966 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	291,966	113,261
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 0 ceded .....	0	0
9.4 Interest Maintenance Reserve .....	313,636	358,132
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... , accident and health \$ ..... and deposit-type contract funds \$ ..... .....	186,222	166,304
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued .....	613,380	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 .....	805,504	1,211,403
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	1,290,759	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 .....	2,094	0
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	1,000	0
19. Remittances and items not allocated .....	156,811	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 .....	1,224,139	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 .....	963,988	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 .....	100,559	116,331
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	73,698,955	74,344,749
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	73,698,955	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) .....	(68,929,620)	(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) .....	88,301,981	71,379,417
38. Totals of Lines 29, 30 and 37 .....	90,301,981	73,379,417
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	164,000,936	147,724,166
<b>DETAILS OF WRITE-INS</b>		
2501. Escheat liabilities .....	100,559	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)	100,559	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

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 .....	163,843,195	172,657,491	345,191,041
2. Considerations for supplementary contracts with life contingencies .....	0	0	0
3. Net investment income .....	2,856,051	2,312,224	4,848,779
4. Amortization of Interest Maintenance Reserve (IMR) .....	44,496	61,651	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 .....	4,345	5,725	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 .....	2,897	3,739	6,540
9. Totals (Lines 1 to 8.3) .....	166,750,984	175,040,830	350,180,799
10. Death benefits .....	36,186	34,980	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 .....	126,864,075	138,242,698	264,786,925
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0
15. Surrender benefits and withdrawals for life contracts .....	0	7,517	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 .....	1,036,334	1,528,477	3,494,222
20. Totals (Lines 10 to 19) .....	127,936,595	139,813,672	268,357,914
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	5,469,970	8,625,075	15,931,326
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0
23. General insurance expenses and fraternal expenses .....	7,764,086	9,043,497	18,186,972
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	4,145,727	4,050,798	7,614,839
25. Increase in loading on deferred and uncollected premiums .....	(23,558)	(53,103)	(23,264)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0
27. Aggregate write-ins for deductions .....	1,302	4,026	20,723
28. Totals (Lines 20 to 27) .....	145,294,122	161,483,965	310,088,510
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	21,456,862	13,556,865	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) .....	21,456,862	13,556,865	40,092,289
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,552,565	4,199,668	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) .....	15,904,297	9,357,197	29,220,031
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 13,739 (excluding taxes of \$ ..... transferred to the IMR) .....	(13,739)	(5,113)	(5,113)
35. Net income (Line 33 plus Line 34) .....	15,890,558	9,352,084	29,214,918
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	73,379,417	57,255,978	57,255,978
37. Net income (Line 35) .....	15,890,558	9,352,084	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 .....	1,020,155	1,327,401	2,399,330
41. Change in nonadmitted assets .....	117,251	(728,693)	(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 .....	(105,400)	(94,224)	(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) .....	16,922,564	9,856,568	16,123,439
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	90,301,981	67,112,546	73,379,417
DETAILS OF WRITE-INS			
08.301. Interest on Agent's Balances .....	2,897	3,739	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) .....	2,897	3,739	6,540
2701. Penalties .....	1,302	4,026	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) .....	1,302	4,026	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 JUNE 30, 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 .....	163,551,976	172,635,947	345,062,785
2. Net investment income .....	2,502,345	2,269,079	4,756,106
3. Miscellaneous income .....	7,242	9,464	17,677
4. Total (Lines 1 to 3) .....	166,061,563	174,914,490	349,836,568
5. Benefit and loss related payments .....	124,839,192	139,093,210	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 .....	19,322,282	22,529,313	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) .....	7,083,000	7,147,000	10,927,231
10. Total (Lines 5 through 9) .....	151,244,474	168,769,523	321,259,494
11. Net cash from operations (Line 4 minus Line 10) .....	14,817,089	6,144,967	28,577,074
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	15,250,000	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 .....	1,581	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	15,251,581	3,900,000	4,600,000
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	28,512,934	5,756,137	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 .....	0	1,581	1,581
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	29,573,314	5,757,718	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) .....	(14,321,854)	(1,857,829)	(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) .....	(80,644)	157,667	(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) .....	(80,644)	157,667	(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) .	414,591	4,444,805	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)	9,926,197	6,373,948	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	600,000
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Individual life .....	60,065	65,081	126,372
2. Group life .....	0	0	0
3. Individual annuities .....	1,244	553	1,810
4. Group annuities .....	0		0
5. Accident & health .....	163,783,130	172,592,410	345,067,427
6. Fraternal .....	0		0
7. Other lines of business .....	0	0	0
8. Subtotal (Lines 1 through 7) .....	163,844,439	172,658,044	345,195,609
9. Deposit-type contracts .....	0	0	0
10. Total (Lines 8 and 9)	163,844,439	172,658,044	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	\$ 15,890,558	\$ 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	\$ 15,890,558	\$ 29,214,918
<b>SURPLUS</b>					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 90,301,981	\$ 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	\$ 90,301,981	\$ 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 June 30, 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 June 30, 2024.
- (4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of June 30, 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 June 30, 2024 the Company’s share of the cash pool by asset type were as follows:

June 30, 2024	
Asset Type	Percent Share
(1) Cash	—%
(2) Cash Equivalents	94.0%
(3) Short Term Investments	6.0%
(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 six months ended June 30, 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.  
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 June 30, 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)
June 30, 2024							
Bonds	\$ 132,100,292	\$ 139,796,833	\$ 2,585,274	\$ 129,515,018	\$	\$	\$
Other invested assets - surplus debentures	\$ 1,032,256	\$ 1,058,048	\$	\$ 1,032,256	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 9,926,197	\$ 9,926,197	\$ (4,568,830)	\$ 14,495,027	\$	\$	\$
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 August 12, 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 June 30, 2024, \$22,733,320 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,272,746 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$2,576,008 favorable prior year development since December 31, 2023 to June 30, 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 June 30, 2024, reserves for LAE totaled \$387,735 and \$391,367.

The Company incurred \$1,602,871 and paid \$1,599,239 of loss adjustment expenses in the current year of which \$291,526 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 JUNE 30, 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

STATEMENT AS OF JUNE 30, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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

Yes [ X ] No [ ]
- 9.11

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

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

Yes [ 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 JUNE 30, 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 MetroTech 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105811 .....	Cigna Investments Inc .....	.....	SEC .....	DS.....

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

.....

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

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

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

STATEMENT AS OF JUNE 30, 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

78.351

%

2.2

A&H cost containment percent

0.296

%

2.3

A&H expense percent excluding cost containment expenses

10.816

%

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 JUNE 30, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1	2	3	4	5	6	7	8	9	10
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating
			NONE						



STATEMENT AS OF JUNE 30, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

States, Etc.			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	3					
			Active Status (a)	Life Insurance Premiums	Annuity Considerations				
1.	Alabama .....	AL	L	1,635	0	2,727,361		2,728,996	
2.	Alaska .....	AK	N	0	0	26,536		26,536	
3.	Arizona .....	AZ	L	772	0	2,521,716		2,522,489	
4.	Arkansas .....	AR	L	0	206	5,314,702		5,314,909	
5.	California .....	CA	L	0	0	439,225		439,225	
6.	Colorado .....	CO	L	3,323	0	4,913,321		4,916,644	
7.	Connecticut .....	CT	N	0	0	94,868		94,868	
8.	Delaware .....	DE	L	0	0	604,876		604,876	
9.	District of Columbia .....	DC	N	0	0	19,649		19,649	
10.	Florida .....	FL	L	316	0	7,099,763		7,100,079	
11.	Georgia .....	GA	L	2,549	0	4,507,766		4,510,315	
12.	Hawaii .....	HI	N	0	0	18,636		18,636	
13.	Idaho .....	ID	N	0	0	123,400		123,400	
14.	Illinois .....	IL	L	4,809	0	4,310,711		4,315,520	
15.	Indiana .....	IN	L	2,662	0	6,662,883		6,665,546	
16.	Iowa .....	IA	L	0	0	3,216,294		3,216,294	
17.	Kansas .....	KS	L	1,324	0	3,552,870		3,554,194	
18.	Kentucky .....	KY	L	2,447	0	3,079,611		3,082,058	
19.	Louisiana .....	LA	L	1,109	0	5,228,192		5,229,301	
20.	Maine .....	ME	N	0	0	44,955		44,955	
21.	Maryland .....	MD	L	0	0	884,905		884,905	
22.	Massachusetts .....	MA	N	325	0	129,336		129,661	
23.	Michigan .....	MI	N	0	0	215,864		215,864	
24.	Minnesota .....	MN	L	0	0	134,626		134,626	
25.	Mississippi .....	MS	L	1,261	0	3,822,531		3,823,792	
26.	Missouri .....	MO	L	542	0	787,352		787,894	
27.	Montana .....	MT	L	626	0	3,210,822		3,211,448	
28.	Nebraska .....	NE	L	1,841	0	3,618,586		3,620,427	
29.	Nevada .....	NV	L	1,012	0	4,870,815		4,871,827	
30.	New Hampshire .....	NH	L	0	0	1,786,646		1,786,646	
31.	New Jersey .....	NJ	N	0	0	229,198		229,198	
32.	New Mexico .....	NM	L	1,448	0	2,162,415		2,163,864	
33.	New York .....	NY	N	0	0	147,994		147,994	
34.	North Carolina .....	NC	L	381	0	4,725,974		4,726,355	
35.	North Dakota .....	ND	L	0	0	176,255		176,255	
36.	Ohio .....	OH	L	3,233	0	5,806,829		5,810,061	
37.	Oklahoma .....	OK	L	1,646	0	3,430,030		3,431,676	
38.	Oregon .....	OR	L	0	0	100,252		100,252	
39.	Pennsylvania .....	PA	L	6,491	0	14,440,708		14,447,199	
40.	Rhode Island .....	RI	L	0	0	94,900		94,900	
41.	South Carolina .....	SC	L	2,197	0	6,284,205		6,286,402	
42.	South Dakota .....	SD	L	271	0	280,352		280,623	
43.	Tennessee .....	TN	L	3,125	0	11,140,539		11,143,665	
44.	Texas .....	TX	L	6,565	1,038	8,361,782		8,369,384	
45.	Utah .....	UT	L	539	0	1,804,039		1,804,578	
46.	Vermont .....	VT	N	0	0	30,210		30,210	
47.	Virginia .....	VA	L	6,738	0	19,313,549		19,320,287	
48.	Washington .....	WA	N	0	0	176,492		176,492	
49.	West Virginia .....	WV	L	671	0	2,795,280		2,795,951	
50.	Wisconsin .....	WI	L	0	0	3,568,832		3,568,832	
51.	Wyoming .....	WY	L	0	0	4,445,494		4,445,494	
52.	American Samoa .....	AS	N	0	0	0		0	
53.	Guam .....	GU	N	0	0	1,358		1,358	
54.	Puerto Rico .....	PR	N	0	0	2,429		2,429	
55.	U.S. Virgin Islands .....	VI	N	0	0	3,891		3,891	
56.	Northern Mariana Islands .....	MP	N	0	0	0		0	
57.	Canada .....	CAN	N	0	0	0		0	
58.	Aggregate Other Aliens .....	OT	XXX	0	0	0	0	0	0
59.	Subtotal .....	XXX		59,858	1,244	163,491,830	0	163,552,931	0
90.	Reporting entity contributions for employee benefits plans.....	XXX		0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX		0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		0	0	0	0	0	0
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		59,858	1,244	163,491,830	0	163,552,931	0
96.	Plus Reinsurance Assumed.....	XXX		0	0	0	0	0	0
97.	Totals (All Business).....	XXX		59,858	1,244	163,491,830	0	163,552,931	0
98.	Less Reinsurance Ceded.....	XXX		0	956	0	0	956	0
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		59,858	288	163,491,830	0	163,551,975	0
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above).....	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above).....	XXX		0	0	0	0	0	0

(a) Active Status Counts:

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

PART 1 -- ORGANIZATION CHART				
The Cigna Group (A Delaware corporation and ultimate parent company)				
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as June 30, 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	
	Tet-Drug of Pennsylvania, LLC	23-3074013	PA	
	GRG Acquisitions LLC	00-0000000	DE	
	Cigna Affiliates Realty Investment Group, LLC	27-5402196	DE	
	Secon Properties, LP	95-2876207	CA	
	Transwestern Federal Holdings, L.L.C.	00-0000000	DE	
	Transwestern Federal, L.L.C.	00-0000000	DE	
	CR Washington Street Investors LP	27-3555688	DE	
	PUR Arbors Apartments Venture LLC	45-5046449	DE	
	CG Seventh Street, LLC	45-5499889	DE	
	Ideal Properties II LLC	95-4838551	CA	
	Mallory Square Partners I, LLC	80-0908244	DE	
	Houston Briar Forest Apartments Limited Partnership	37-1708015	DE	
	SB-SNH LLC	46-3593103	DE	
	680 Investors LLC	00-0000000	CA	
	685 New Hampshire LLC	00-0000000	CA	
	Lakehills CM-CG LLC	47-4375626	DE	
	Berewick Apartments LLC	81-2650133	DE	
	CIG-LEI Ygnacio Associates LLC	81-3389374	DE	
	CGGL Orange Collection LLC	61-1797835	DE	
	CGGL City Parkway LLC	81-3313562	DE	
	Heights at Bear Creek Venture LLC	81-4139432	DE	
	SOMA Apartments Venture LLC	82-1732483	DE	
	Arbor Heights Venture LLC	82-3315524	DE	
	CG/Wood ALTA 601, LLC	82-1280312	DE	
	CPI-CII 9171 Wilshire JV LLC	82-4936006	DE	
	9171 Wilshire CPI-CII LLC	82-4794800	DE	
	CARING Alta Leander Investor LLC	85-2966766	DE	
	CG/Wood Alta Leander Station, LLC	85-2233381	DE	
	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 L LLC	81-4139432	DE	
	Heights at Bear Creek Mezzanine LLC	81-4139432	DE	
	CARING 500 Ygnacio Investor LLC	83-2562994	DE	
	CARING Alta Englewood Investor LLC	83-2851501	DE	
	CARING Alta Woodson Investor LLC	83-2563284	DE	
	CARING Mallory Square Investor LLC	83-2339522	DE	
	CARING Soma Investor LLC	83-2563138	DE	
	CARING Century Plaza Investor LLC	83-2851364	DE	
	CG-Muller 550 Winchester, LLC	83-2993316	DE	
	CARING Hillcrest Investor LLC	83-1400482	DE	
	CI-GS Hillcrest LLC	82-1612980	DE	
	CARING Alexan Enclave Investor LLC	83-2633790	DE	
	CARING Orange Collection Investor LLC	83-2633886	DE	
	CGGL Orange Collection Mezz LLC	00-0000000	DE	
	CARING South Coast Subsidiary LLC	83-8294933	DE	
	CARING 18th & Salmon Investor LLC	83-1400586	DE	

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 June 30, 2024:

Entity Name	EIN	State	NAIC CODE
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 Eisenhower, LLC	84-3178563	DE	
Westcore CG Raceway, LLC	84-3178563	DE	
CARING Westcore Holding II Investor LLC	87-3646420	DE	
Westcore CG II AC, LLC	87-3624928	DE	
Westcore CG Venture II, LLC	87-3624928	DE	
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, LLC	87-3624928	DE	
Westcore CG II Denton, LLC	87-3624928	DE	
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	
CARING Towers Crescent Investor LLC	88-2431671	DE	
CARING Continental Investor LLC	27-5402196	DE	
Constellation Continental Owner, LLC	99-2781951	DE	
CARING Rock Island Investor LLC	27-5402196	DE	
Rock Island Owner, LLC	99-3690790	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
Bright Health Group, Inc.	47-4991296	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727
Provident American Life & Health Insurance Company	23-1335885	OH	67903
Cigna Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
Sterling Life Insurance Company	13-1867829	IL	77399
Olympic Health Management Systems, Inc.	91-1500758	WA	
Olympic Health Management Services, Inc.	91-1599329	WA	
Cigna Ventures, LLC	83-1069280	DE	
AristaMD, Inc.	46-4080861	DE	
Buoy Health, Inc.	46-4918521	DE	
Octave Health Group, Inc.	82-5244890	DE	
Trainer Rx, Inc.	46-5264463	DE	
1EQ Inc. (d/b/a Babyscripts)	46-2332355	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
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		
Vielife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533555	DE	
IHN, Inc.	35-2041388	IN	
Brighter, Inc.	27-1713977	DE	

PART 1 -- ORGANIZATION CHART

The Cigna Group

(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as June 30, 2024:

Entity Name	EIN	State	NAIC CODE
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	00-0000000		
YCFM Servicios LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		
Cigna Apac Holdings, Ltd.	00-0000000		
Cigna Alder Holdings, LLC	00-0000000	DE	
Cigna Walnut Holdings, Ltd.	00-0000000		
Cigna Chestnut Holdings, Ltd.	98-1137759		
Cigna International Services Australia Pty Ltd.	00-0000000		
Cigna Hong Kong Holdings Company Limited	00-0000000		
Cigna Data Services (Shanghai) Company Limited	00-0000000		
Cigna 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	
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	
myMatrix Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrix-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	

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 June 30, 2024:

Entity Name	EIN	State	NAIC CODE
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 JUNE 30, 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 Ventures, 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 Ventures, LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	43-1815573				Biopartners in Care, Inc.	MO	NIA	Accredo Health, Incorporated	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	10095	52-2259087				Bravo Health Mid-Atlantic, Inc.	MD	IA	NewQuest Management Northeast, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	11524	52-2363406				Bravo Health Pennsylvania, Inc.	PA	IA	NewQuest Management Northeast, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Breakthrough Behavioral, Inc.	DE	IA	MDLive, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Breakthrough Behavioral of Texas, Inc.	TX	IA	Breakthrough Behavioral, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	27-1713977				Brighter, Inc.	DE	NIA	Connecticut General Corporation	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	46-4918521				Buoy Health, Inc.	DE	NIA	Cigna Ventures, LLC	Ownership	12.200	The Cigna Group	NO	
.0901	Cigna Group	00000	47-4991296				Bright Health Group, Inc.	DE	NIA	Cigna Health and Life Insurance Company	Ownership	15.500	The Cigna Group	NO	
.0901	Cigna Group	00000	61-1162797				Care Continuum, Inc.	KY	NIA	SpectraCare Health Care Ventures, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-0954556				CareAllies Accountable Care Collaborative LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-0935554				CareAllies Accountable Care Network LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				CareAllies Accountable Care Solutions LLC	DE	NIA	CareAllies, Inc.	Ownership	100.000	The Cigna Group	NO	



STATEMENT AS OF JUNE 30, 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 ....	83-1400586 ..	.....	.....	.....	CARING 18th & Salmon Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	83-2562994 ..	.....	.....	.....	CARING 500 Ygnacio Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	84-1960231 ..	.....	.....	.....	CARING 3130 Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	83-2318410 ..	.....	.....	.....	CARING 9171 Wilshire Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	85-4247420 ..	.....	.....	.....	CARING ABS Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	83-2851501 ..	.....	.....	.....	CARING Alta Duraleigh Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	83-2851501 ..	.....	.....	.....	CARING Alta Englewood Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	85-2966766 ..	.....	.....	.....	CARING Alta Leander Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	83-2563284 ..	.....	.....	.....	CARING Alta Woodson Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	87-1992977 ..	.....	.....	.....	CARING Berwyn Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	86-1885283 ..	.....	.....	.....	CARING Brinkman Investor LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	..... 00000 ....	99-0930736 ..	.....	.....	.....	CARING Brixton Windsor Investor TIC, LLC ...	.. DE.....	..... NIA.....	CARING Windsor Investor 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 ....	27-5402196 ..	.....	.....	.....	CARING Continental 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.....	.....

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SCHEDULE Y  
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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0901 ...	Cigna Group .....	.... 00000 ....	00-0000000 ..	.....	.....	.....	CARING JA Lofts Investor GP LLC .....	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	83-2318233 ..	.....	.....	.....	CARING Heights at Bear Creek Investor LLC ...	.. DE.....	..... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 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 ....	27-5402196 ..	.....	.....	.....	CARING Rock Island 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 ....	88-2431671 ..	.....	.....	.....	CARING Towers Crescent 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.....	.....



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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	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 NMO, 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	
.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	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	85-2233381				CG/Wood Alta Leander Station, LLC	DE	NIA	CARING Alta Leander Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	81-3313562				CGGL City Parkway LLC	DE	NIA	CGGL Orange Collection LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	61-1797835				CGGL Orange Collection LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				CGGL Orange Collection Mezz LLC	DE	NIA	CARING Orange Collection Investor LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	84-1921719				CGGL XR International LLC	DE	NIA	CARING XR International Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	84-1843578				CGGL XR 2 International LLC	DE	NIA	CARING XR 2 International Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	59-3466707				Chiro Alliance Corporation	FL	NIA	eviCore healthcare MSI, LLC	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	81-3389374				CIG-LEI Ygnacio Associates LLC	DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-2964997				CI-GS Elan Everett Phase I, LLC	DE	NIA	CARING Elan I Investor, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-3726159				CI-GS Elan Everett Phase II, LLC	DE	NIA	CARING Elan II Investor, LLC	Ownership	39.000	The Cigna Group	NO	
.0901	Cigna Group	00000	82-4774243				CI-GS Portland, LLC	DE	NIA	CARING 18th & Salmon Investor LLC	Ownership	86.200	The Cigna Group	NO	
.0901	Cigna Group	00000	82-1612980				CI-GS Hillcrest LLC	DE	NIA	CARING Hillcrest Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	88-3907567				CI-GS Slabtown, LLC	DE	NIA	CARING Slabtown Investor LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	92-2089889				CI-GS Tasman East Apartments, LLC	DE	NIA	CARING Tasman East Investor LLC	Ownership	85.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Cigna & CMB Asset Management Company Limited	CHN	NIA	Cigna & CMB Life Insurance Company Limited	Ownership	87.350	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Cigna & CMB 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	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Cedar Holdings, Ltd. ....	..MLT.....	.....	Cigna Apac Holdings, Ltd. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	98-1137759 .....	.....	.....	.....	Cigna Chestnut Holdings, Ltd. ....	..GBR.....	.....NIA.....	Cigna Walnut Holdings, Ltd. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	27-3396038 .....	.....	.....	.....	Cigna Corporate Services, LLC .....	..DE.....	.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	82-4991898 .....	.....	1739940 .....	US .....	The Cigna Group (A Delaware corporation and ultimate parent company) .....	..DE.....	.....UIP.....	Publicly Traded .....	Ownership.....	100.000 .....	Publicly Traded .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Data Services (Shanghai) Company Limited .....	..CHN.....	.....NIA.....	Cigna Hong Kong Holdings Company Limited ..	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	59-2600475 .....	.....	.....	.....	Cigna Dental Health Of California, Inc. ....	..CA.....	.....NIA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....11175 .....	59-2675861 .....	.....	.....	.....	Cigna Dental Health Of Colorado, Inc. ....	..CO.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....95380 .....	59-2676987 .....	.....	.....	.....	Cigna Dental Health Of Delaware, Inc. ....	..DE.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....52021 .....	59-1611217 .....	.....	.....	.....	Cigna Dental Health Of Florida, Inc. ....	..FL.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....52024 .....	59-2625350 .....	.....	.....	.....	Cigna Dental Health Of Kansas, Inc. ....	..KS.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....52108 .....	59-2619589 .....	.....	.....	.....	Cigna Dental Health Of Kentucky, Inc. ....	..KY.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....48119 .....	20-2844020 .....	.....	.....	.....	Cigna Dental Health Of Maryland, Inc. ....	..MD.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....11160 .....	06-1582068 .....	.....	.....	.....	Cigna Dental Health Of Missouri, Inc. ....	..MO.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....11167 .....	59-2308062 .....	.....	.....	.....	Cigna Dental Health Of New Jersey, Inc. ....	..NJ.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....95179 .....	56-1803464 .....	.....	.....	.....	Cigna Dental Health Of North Carolina, Inc. ....	..NC.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....47805 .....	59-2579774 .....	.....	.....	.....	Cigna Dental Health Of Ohio, Inc. ....	..OH.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....47041 .....	52-1220578 .....	.....	.....	.....	Cigna Dental Health Of Pennsylvania, Inc. ...	..PA.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....95037 .....	59-2676977 .....	.....	.....	.....	Cigna Dental Health Of Texas, Inc. ....	..TX.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....52617 .....	52-2188914 .....	.....	.....	.....	Cigna Dental Health Of Virginia, Inc. ....	..VA.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....47013 .....	86-0807222 .....	.....	.....	.....	Cigna Dental Health Plan Of Arizona, Inc. ...	..AZ.....	.....IA.....	Cigna Dental Health, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	59-2308055 .....	.....	.....	.....	Cigna Dental Health, Inc. ....	..FL.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	58-1136865 .....	.....	.....	.....	Cigna Direct Marketing Company, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	98-1155943 .....	.....	.....	.....	Cigna Elmwood Holdings, SPRL .....	..BEL.....	.....NIA.....	Cigna Myrtle Holdings, Ltd. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Europe Insurance Company S.A.-N.V. ....	..BEL.....	.....IA.....	Cigna Beechwood Holdings .....	Ownership.....	99.999 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna European Services (UK) Limited .....	..GBR.....	.....NIA.....	Cigna Elmwood Holdings, SPRL .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	85-2732455 .....	.....	.....	.....	Cigna-Evernorth Services, Inc. ....	..DE.....	.....NIA.....	The Cigna Group .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	62-1724116 .....	.....	.....	.....	Cigna Federal Benefits, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	51-0389196 .....	.....	.....	.....	Cigna Global Holdings, Inc. ....	..DE.....	.....NIA.....	Cigna Holdings, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	68-0676638 .....	.....	.....	.....	Cigna Global Insurance Company Limited .....	..GGY.....	.....IA.....	Cigna Holdings Overseas, Inc. ....	Ownership.....	99.990 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	98-0210110 .....	.....	.....	.....	Cigna Global Reinsurance Company, Ltd. ....	..BMU.....	.....IA.....	Cigna Global Holdings, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Global Wellbeing Holdings Limited .....	..GBR.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	70.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Global Wellbeing Solutions Limited .....	..GBR.....	.....NIA.....	Cigna Global Wellbeing Holdings Limited ...	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....67369 .....	59-1031071 .....	.....	.....	.....	Cigna Health and Life Insurance Company ....	..CT.....	.....UIP.....	Connecticut General Life Insurance Company	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	62-1312478 .....	.....	.....	.....	Cigna Health Corporation .....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	23-1728483 .....	.....	.....	.....	Cigna Health Management, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Cigna Health Solution India Pvt. Ltd. ....	..IND.....	.....NIA.....	Cigna Holdings Overseas, Inc. ....	Ownership.....	99.900 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	23-2741293 .....	.....	.....	.....	Cigna Healthcare Benefits, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	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.....	.....

STATEMENT AS OF JUNE 30, 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 .....	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.....	.....
.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.....	.....
.0901...	Cigna Group .....	65269 .....	75-2305400 ..				Cigna Insurance Company ...	..OH.....	..IA.....	Provident American Life and Health Insurance Company .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna Insurance Management Services (DIFC), Ltd. ....	..ARE.....	..NIA.....	Cigna Apac Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna Insurance Middle East S.A.L. ....	..LBN.....	..IA.....	Cigna Cedar Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna Insurance Services (Europe) Limited ..	..GBR.....	..NIA.....	Cigna Willow Holdings, LTD. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	23-2924152 ..				Cigna Integratedcare, Inc. ....	..DE.....	..NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	51-0402128 ..				Cigna Intellectual Property, Inc. ....	..DE.....	..NIA.....	Cigna Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	51-0111677 ..				Cigna International Corporation, Inc. ....	..DE.....	..NIA.....	Cigna Global Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	52-0291385 ..				Cigna International Finance, Inc. ....	..DE.....	..NIA.....	Cigna Investment Group, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Health Services Kenya Limited .....	..KEN.....	..NIA.....	Cigna Investment Group, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Health Services Sdn. Bhd. ....	..MYS.....	..NIA.....	Cigna International Health Services, BVBA ..	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Health Services, BVBA ...	..BEL.....	..NIA.....	Cigna Hong Kong Holdings Company Limited ..	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	30-0526216 ..				Cigna International Health Services, LLC .....	..FL.....	..NIA.....	Cigna Elmwood Holdings, Ltd. ....	Ownership.....	51.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Marketing (Thailand) Limited .....	..THA.....	..NIA.....	Cigna International Health Services, BVBA ..	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Services Australia Pty Ltd. ....	..AUS.....	..NIA.....	Cigna Global Holdings, Inc. ....	Ownership.....	99.900 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna International Services, Inc. ....	..DE.....	..NIA.....	Cigna Global Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	23-2610178 ..				Cigna Investment Group, Inc. ....	..DE.....	..NIA.....	Cigna Chestnut Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	06-1095823 ..				Cigna Investments, Inc. ....	..DE.....	..NIA.....	Cigna Global Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	06-0861092 ..				Cigna Laurel Holdings, Ltd. ....	..BMU.....	..NIA.....	Cigna Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	98-1146864 ..				Cigna Legal Protection U.K. Ltd. ....	..GBR.....	..NIA.....	Cigna Investment Group, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				Cigna Life Insurance Company of Canada .....	..CAN.....	..IA.....	Cigna Linden Holdings, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	AA-1560515 ..				Cigna Life Insurance Company of Europe S.A.- N.V. ....	..BEL.....	..IA.....	Cigna Willow Holdings, LTD. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	46-4110289 ..				Cigna Linden Holdings, Inc. ....	..DE.....	..NIA.....	Cigna Chestnut Holdings, Ltd. ....	Ownership.....	99.993 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	23-2741294 ..				Cigna Managed Care Benefits Company .....	..DE.....	..NIA.....	Cigna Holdings Overseas, Inc. ....	Ownership.....	82.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	87-3374500 ..				Cigna Management Company LLC .....	..DE.....	..NIA.....	Connecticut General Corporation .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	98-1154657 ..				Cigna Myrtle Holdings, Ltd. ....	..MLT.....	..NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	61727 .....	34-0970995 ..				Cigna National Health Insurance Company .....	..OH.....	..IA.....	Cigna Apac Holdings, Ltd. ....	Ownership.....	63.450 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	00000 .....	00-0000000 ..				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 Walnut Holdings, Ltd. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....

STATEMENT AS OF JUNE 30, 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	00-0000000				Cigna Oak Holdings, Ltd.	.GBR	NIA	Cigna Elmwood Holdings, SPRL	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	98-1232443				Cigna Palmetto Holdings, Ltd.	.BMU	NIA	Cigna Laurel Holdings, Ltd.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	46-4099800				Cigna Poplar Holdings, Inc.	.DE	NIA	Cigna Holdings Overseas, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	06-1071502				Cigna RE Corporation	.DE	NIA	Connecticut General Corporation	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	06-1567902				Cigna Resource Manager, Inc.	.DE	NIA	Connecticut General Corporation	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Cigna Services Middle East FZE	.ARE	NIA	Cigna Cedar Holdings, Ltd.	Ownership	100.000	The Cigna Group	NO	
.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 ManipalCigna Health Insurance Company	.SAU	IA	NAS Neuron Health Services, L.L.C.	Ownership	50.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				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	99-2781951				Constellation Continental Owner, LLC	.DE	NIA	CARING Continental Investor LLC	Ownership	80.000	The Cigna Group	NO	
.0901	Cigna Group	00000	82-4936006				CPI-CII 9171 Wilshire JV LLC	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	27-3555688				CR Washington Street Investors LP	.DE	NIA	Cigna Affiliates Realty Investment Group, LLC	Ownership	33.820	Charles River Washington Street LLC (non-affiliate)	NO	
.0901	Cigna Group	00000	36-4369972				CuraScript, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-1305728				Deco Apartments JV LLC	.DE	NIA	CARING Deco Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	86-1334095				Deco Apartments Owner LLC	.DE	NIA	CARING Deco Investor LLC	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	16-1526641				Diversified NY IPA, Inc.	.NY	NIA	Diversified Pharmaceutical Services, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	41-1627938				Diversified Pharmaceutical Services, Inc.	.MN	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	27-3542089				Econdisc Contracting Solutions, LLC	.DE	NIA	Express Scripts Pharmaceutical Procurement LLC (90%)	Ownership	90.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				Egyptian Emirates Administration Services SAE	.EGY	NIA	NAS Neuron Health Services, L.L.C.	Ownership	64.999	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				ESI Canada	.CAN	NIA	Express Scripts Canada Co. (99.9%); ESI-GP Canada, ULC (0.1%)	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				ESI GP Canada ULC	.CAN	NIA	Express Scripts Canada Co.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	43-1925556				ESI GP Holdings, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000				ESI GP2 Canada ULC	.CAN	NIA	Express Scripts Canada Co.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	74-2974964				ESI Mail Order Processing, Inc. (f/k/a NXI)	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	43-1867735				ESI Mail Pharmacy Service, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	43-1925562				ESI Partnership	.DE	NIA	Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%)	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	41-2006555				ESI Resources, Inc.	.MN	NIA	ESI Partnership	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	92-1016132				ESSCH Holdings, Inc.	.DE	NIA	Express Scripts, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	93-1916563				Evernorth Accountable Care, LLC	.DE	NIA	Evernorth Health, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	94-3107309				Evernorth Behavioral Health of California, Inc.	.CA	NIA	Evernorth Behavioral Health, Inc.	Ownership	100.000	The Cigna Group	NO	
.0901	Cigna Group	00000	75-2751090				Evernorth Behavioral Health of Texas, Inc.	.TX	NIA	Evernorth Behavioral Health, Inc.	Ownership	100.000	The Cigna Group	NO	

STATEMENT AS OF JUNE 30, 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 ....	41-1648670 ..	.....	.....	.....	Evernorth Behavioral Health, Inc. ....	.. MN.....	..... NIA.....	Connecticut General Corporation .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	99-1584892 ..	.....	.....	.....	Evernorth Care Group, LLC .....	.. DE.....	..... NIA.....	Cigna HealthCare of Arizona, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	86-1465626 ..	.....	.....	.....	Evernorth Care Solutions, Inc. ....	.. DE.....	..... NIA.....	Evernorth Health, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
.....	.....	.....	.....	.....	.....	.....	Connecticut General Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	32-0222252 ..	.....	.....	.....	Evernorth Direct Health, LLC .....	.. DE.....	..... NIA.....	.....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	45-2884094 ..	.....	.....	.....	Evernorth Health, Inc. ....	.. DE.....	..... NIA.....	The Cigna Group .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 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.....	.....
.....	.....	.....	.....	.....	.....	.....	Evernorth-VillageMD Health Organization of Texas, Inc. ....	.....	.....	Evernorth-VillageMD Care Alliance of Texas, LLC	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-2676484 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of AZ, LLC	.. TX.....	..... NIA.....	.....	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-1946921 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of CT, LLC	.. DE.....	..... NIA.....	Evernorth Accountable Care, LLC .....	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-3088901 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of GA, LLC	.. DE.....	..... NIA.....	Evernorth Accountable Care, LLC .....	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-1971121 ..	.....	.....	.....	Evernorth-VillageMD Care Alliance of NJ, 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 TX, LLC	.. NJ.....	..... NIA.....	Evernorth Accountable Care, LLC .....	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-2024744 ..	.....	.....	.....	Evernorth Wholesale Distribution, Inc. ....	.. DE.....	..... NIA.....	Evernorth Accountable Care, LLC .....	Ownership.....	.. 85.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	93-3608409 ..	.....	.....	.....	eviCore 1, LLC .....	.. DE.....	..... NIA.....	Priority Healthcare Distribution, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	46-4676347 ..	.....	.....	.....	eviCore healthcare MSI, LLC .....	.. DE.....	..... NIA.....	Evernorth Health, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	62-1615395 ..	.....	.....	.....	Express Reinsurance Company .....	.. TN.....	..... NIA.....	MedSolutions Holdings, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 13918 ....	27-3175443 ..	.....	.....	.....	Express Scripts Administrators LLC .....	.. MO.....	..... IA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	41-2063830 ..	.....	.....	.....	Express Scripts Canada Co. ....	.. DE.....	..... NIA.....	Medco Health Solutions, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	00-0000000 ..	.....	.....	.....	Express Scripts Canada Holding 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, LLC .....	.. DE.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	27-1490640 ..	.....	.....	.....	Express Scripts Canada Services .....	.. DE.....	..... NIA.....	Express Scripts Canada Holding Co. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
.....	.....	.....	.....	.....	.....	.....	Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%)	.. 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 Canada Services .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	20-5826948 ..	.....	.....	.....	Express Scripts Pharmaceutical Procurement, LLC .....	.. DE.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	00-0000000 ..	.....	.....	.....	Express Scripts Pharmacy Atlantic, Ltd. ....	.. 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 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.....	Express Scripts Canada Services .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	22-3114423 ..	.....	.....	.....	Express Scripts Sales Operations, Inc. ....	.. DE.....	..... NIA.....	Medco Health Services, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	20-3126104 ..	.....	.....	.....	Express Scripts Senior Care Holdings LLC ....	.. NJ.....	..... NIA.....	ESI Mail Pharmacy Service, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	20-3126075 ..	.....	.....	.....	Express Scripts Services Co. ....	.. DE.....	..... NIA.....	ESSCH Holdings, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	43-1832983 ..	.....	.....	.....	Express Scripts Specialty Distribution Services, Inc. ....	.. DE.....	..... NIA.....	Express Scripts Senior Care, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	43-1869712 ..	.....	.....	.....	Express Scripts Strategic Development, Inc. ....	.. DE.....	..... NIA.....	Express Scripts Holdings, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....
. 0901 ...	Cigna Group .....	.... 00000 ....	22-2230703 ..	.....	.....	.....	.....	.. NJ.....	..... NIA.....	Express Scripts, Inc. ....	Ownership.....	.. 100.000 ...	The Cigna Group .....	.... NO.....	.....

STATEMENT AS OF JUNE 30, 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 .....	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.....	.....
. 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 ..	.....	.....	.....	Connecticut General Life Insurance Company .....	..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.....	GRG Acquisitions LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	76-0657035 ..	.....	.....	.....	GulfQuest, LP .....	..TX.....	.....NIA.....	HouQuest, LLC .....	Ownership.....	..99.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	87-3650143 ..	.....	.....	.....	Hartford Community Lender Holding LLC .....	..DE.....	.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	87-3686301 ..	.....	.....	.....	Hartford Community Lender I LLC .....	..DE.....	.....NIA.....	Hartford Community Lender Holding LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	04-2992335 ..	.....	.....	.....	Healthbridge Reimbursement & Product Support, Inc. ....	..MA.....	.....NIA.....	Priority Healthcare Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	26-2159005 ..	.....	.....	.....	Healthbridge, Inc. ....	..DE.....	.....NIA.....	Express Scripts, Inc. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	46-2086778 ..	.....	.....	.....	Health-Lynx, LLC .....	..NJ.....	.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	06-1533555 ..	.....	.....	.....	Healthsource Benefits, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	02-0467679 ..	.....	.....	.....	Healthsource Properties, Inc. ....	..NH.....	.....NIA.....	Healthsource, Inc. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	02-0387748 ..	.....	0000855587 ..	.....	Healthsource, Inc. ....	..DE.....	.....NIA.....	Cigna Health Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....12902 .....	20-8534298 ..	.....	.....	.....	HealthSpring Life & Health Insurance Company, Inc. ....	..TX.....	.....IA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	20-8647386 ..	.....	.....	.....	HealthSpring Management of America, LLC .....	..DE.....	.....NIA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....11532 .....	65-1129599 ..	.....	.....	.....	HealthSpring of Florida, Inc. ....	..FL.....	.....IA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	26-2353772 ..	.....	.....	.....	HealthSpring Pharmacy of Tennessee, LLC .....	..DE.....	.....NIA.....	HealthSpring Pharmacy Services, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	26-2353476 ..	.....	.....	.....	HealthSpring Pharmacy Services, LLC .....	..DE.....	.....NIA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	72-1559530 ..	.....	.....	.....	HealthSpring USA, LLC .....	..TN.....	.....NIA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	20-1821898 ..	.....	0001339553 ..	.....	HealthSpring, Inc. ....	..DE.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Borrower LLC .....	..DE.....	.....NIA.....	CARING Heights At Bear Creek Investor LLC .....	Ownership.....	..80.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Mezzanine LLC .....	..DE.....	.....NIA.....	CARING Heights At Bear Creek Investor LLC .....	Ownership.....	..80.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	81-4139432 ..	.....	.....	.....	Heights at Bear Creek Venture LLC .....	..DE.....	.....NIA.....	LLC .....	Ownership.....	..90.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	20-4266628 ..	.....	.....	.....	Home Physicians Management, LLC .....	..DE.....	.....NIA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	75-3108521 ..	.....	.....	.....	HouQuest, LLC .....	..DE.....	.....NIA.....	NewQuest, LLC .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	37-1708015 ..	.....	.....	.....	Houston Briar Forest Apartments Limited Partnership .....	..DE.....	.....NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	..80.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	95-4838551 ..	.....	.....	.....	Ideal Properties II LLC .....	..CA.....	.....NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	..85.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	35-2041388 ..	.....	.....	.....	IHN, Inc. ....	..IN.....	.....NIA.....	Connecticut General Corporation .....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	00-0000000 ..	.....	.....	.....	Independent Health Information Technology Services L.L.C. ....	..ARE.....	.....NIA.....	NAS Neuron Health Services, L.L.C. ....	Ownership.....	..50.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	82-1655179 ..	.....	.....	.....	Innovative Product Alignment, LLC .....	..DE.....	.....NIA.....	Express Scripts, Inc. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	82-0658250 ..	.....	.....	.....	Inside RX, LLC .....	..DE.....	.....NIA.....	Express Scripts, Inc. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	81-0425785 ..	.....	.....	.....	Intermountain Underwriters, Inc. ....	..MT.....	.....NIA.....	Benefit Management Corp. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....
. 0901 ...	Cigna Group .....	.....00000 .....	00-0000000 ..	.....	.....	.....	International Pharmaceutical Solutions, GmbH .....	..CHE.....	.....NIA.....	Cigna Holdings Overseas, Inc. ....	Ownership.....	..100.000 .....	The Cigna Group .....	...NO.....	.....

STATEMENT AS OF JUNE 30, 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 .....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	.....	.....	.....	.....	.....
.0901...	Cigna Group .....	.....00000 .....	47-4375626 .....	.....	.....	.....	Lakehills CM-OG LLC .....	..DE.....	..NIA.....	.....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cigna Affiliates Realty Investment Group, LLC .....	.....	.....	.....	.....	.....
.0901...	Cigna Group .....	.....00000 .....	80-0908244 .....	.....	.....	.....	Mallory Square Partners I, LLC .....	..DE.....	..NIA.....	.....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	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.....	.....
.....	.....	.....	.....	.....	.....	.....	Medco Health Information Network Partners, Inc. ....	..DE.....	..NIA.....	Medco Health Solutions, Inc. ....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	84-5017653 .....	.....	.....	.....	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 II, LLC .....	..TN.....	..NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	03-0524694 .....	.....	.....	.....	MSINH, LLC .....	..TN.....	..NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	20-1749446 .....	.....	.....	.....	MSINJ I, LLC .....	..TN.....	..NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	100.000 .....	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	20-1761914 .....	.....	.....	.....	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.....	.....

STATEMENT AS OF JUNE 30, 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 .....	20-2536458 .....	.....	.....	.....	MSIWA, LLC .....	..TN.....	..NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	36-4833284 .....	.....	.....	.....	MyM Technology Services, LLC .....	..FL.....	..NIA.....	MyMatrixx Holdings, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	82-1350878 .....	.....	.....	.....	myMatrixx Holdings, LLC .....	..DE.....	..NIA.....	Express Scripts, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	46-2589799 .....	.....	.....	.....	myMatrixx-B, LLC .....	..FL.....	..NIA.....	Matrix Healthcare Services, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	NAS Administrative Services Company LLC .....	..ARE.....	..NIA.....	NAS Neuron Health Services, L.L.C. ....	Ownership.....	99.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	NAS Neuron Health Services, L.L.C. ....	..ARE.....	..NIA.....	Cigna Chestnut Holdings, Ltd. ....	Ownership.....	49.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	NAS United SPV .....	..CYM.....	..NIA.....	NAS Neuron Health Services, L.L.C. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.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.....	.....
.0901...	Cigna Group .....	.....67903 .....	23-1335885 .....	.....	.....	.....	Provident American Life & Health Insurance Company .....	..OH.....	..IA.....	Cigna National Health Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	PT GAR Indonesia .....	..IDN.....	..NIA.....	Cigna Holdings Overseas, Inc. ....	Ownership.....	99.160 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	45-5046449 .....	.....	.....	.....	PUR Arbors Apartments Venture LLC .....	..DE.....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	87.500 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	46-1801639 .....	.....	.....	.....	QualCare Management Resources Limited Liability Company .....	..NJ.....	..NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Qualient Pharmaceuticals Holdings LP .....	..CYM.....	..NIA.....	Cigna Spruce Holdings GmbH .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	Qualient Pharmaceuticals Health LLC .....	..CYM.....	..NIA.....	Qualient Pharmaceuticals Holdings LP .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	45-5569416 .....	.....	.....	.....	QPID Health, LLC .....	..DE.....	..NIA.....	eviCore healthcare MSI, LLC .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	83-1460134 .....	.....	.....	.....	Rise-CG Capitol Hill, LP .....	..DE.....	..NIA.....	CARING Capitol Hill LP LLC .....	Ownership.....	90.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	84-3254168 .....	.....	.....	.....	Rise-CG JA Lofts Limited Partnership .....	..DE.....	..NIA.....	JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%) .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	99-3690790 .....	.....	.....	.....	Rock Island Owner, LLC .....	..DE.....	..NIA.....	CARING Rock Island Investor LLC .....	Ownership.....	80.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	35-1641636 .....	.....	.....	.....	Sagamore Health Network, Inc. ....	..IN.....	..NIA.....	Cigna Health Corporation .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	46-3593103 .....	.....	.....	.....	SB-SNH LLC .....	..DE.....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	85.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	95-2876207 .....	.....	.....	.....	Secon Properties, LP .....	..CA.....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	50.000 ...	South Coast Plaza Associates, LLC (non-affiliate) .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	82-1732483 .....	.....	.....	.....	SOMA Apartments Venture LLC .....	..DE.....	..NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	Ownership.....	90.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	82-4405071 .....	.....	.....	.....	Specialty Products Acquisitions, LLC .....	..DE.....	..NIA.....	Medco Health Solutions, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	61-1317695 .....	.....	.....	.....	SpectraCare Health Care Ventures, Inc. ....	..KY.....	..NIA.....	SpectraCare, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	61-1147068 .....	.....	.....	.....	SpectraCare, Inc. ....	..KY.....	..NIA.....	Priority Healthcare Corp .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....77399 .....	13-1867829 .....	.....	.....	.....	Sterling Life Insurance Company .....	..IL.....	..IA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	47-2658932 .....	.....	.....	.....	Strategic Pharmaceutical Investments, LLC ...	..DE.....	..NIA.....	Priority Healthcare Corp .....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	00-0000000 .....	.....	.....	.....	SureScripts, LLC .....	..VA.....	..NIA.....	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7% .....	Ownership.....	33.400 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	87-0903685 .....	.....	.....	.....	Swedesford Road Apartments, LLC .....	..DE.....	..NIA.....	CARING Berwyn Investor LLC .....	Ownership.....	68.600 ...	The Cigna Group .....	...NO.....	.....
.0901...	Cigna Group .....	.....00000 .....	22-3474888 .....	.....	.....	.....	Systemed, LLC .....	..DE.....	..NIA.....	Medco Health Solutions, Inc. ....	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....	.....



STATEMENT AS OF JUNE 30, 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 ...	23-3074013 ..	.....	.....	.....	Tel-Drug of Pennsylvania, LLC .....	.. PA.....	..... NIA.....	Connecticut General Life Insurance Company	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 0901 ...	Cigna Group .....	... 00000 ...	46-0427127 ..	.....	.....	.....	Tel-Drug, Inc. ....	.. SD.....	..... NIA.....	Connecticut General Corporation .....	Ownership.....	.. 100.000 ...	The Cigna Group .....	... NO.....	.....
. 0901 ...	Cigna Group .....	... 00000 ...	00-0000000 ..	.....	.....	.....	Temple Insurance Company Limited .....	.. 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.....	.....
. 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.....	.....
							The Flats at Interbay JV Limited Partnership								
. 0901 ...	Cigna Group .....	... 00000 ...	85-1955075 ..	.....	.....	.....		.. 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.....	.....
							Cigna Affiliates Realty Investment Group, LLC								
. 0901 ...	Cigna Group .....	... 00000 ...	00-0000000 ..	.....	.....	.....	Transwestern Federal Holdings, L.L.C. ....	.. DE.....	..... NIA.....	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 JUNE 30, 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. ....	SEE EXPLANATION

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. ....	YES
--	-----

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.
8.

The Company is utilizing an ongoing statement of exemption.

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 paid and commitment fees .....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	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 .....	2,332	
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) .....	1,058,048	0
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12)	1,058,048	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 .....	28,512,934	11,188,829
3. Accrual of discount .....	91,032	129,350
4. Unrealized valuation increase/(decrease) .....	0	
5. Total gain (loss) on disposals .....	0	
6. Deduct consideration for bonds and stocks disposed of .....	15,250,000	5,200,000
7. Deduct amortization of premium .....	61,082	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) .....	139,796,828	126,503,944
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12)	139,796,828	126,503,944

STATEMENT AS OF JUNE 30, 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) .....	43,103,127	2,455,118	5,750,000	652,360	43,103,127	40,460,605	0	35,281,062
2. NAIC 2 (a) .....	97,679,929	7,272,617	5,000,000	(616,318)	97,679,929	99,336,228	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	140,783,056	9,727,735	10,750,000	36,042	140,783,056	139,796,833	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	140,783,056	9,727,735	10,750,000	36,042	140,783,056	139,796,833	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 .....	119,980,781	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 .....	119,935,000	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) .....	14,495,029	14,449,248
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	14,495,029	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 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**



STATEMENT AS OF JUNE 30, 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
06406R-BR-7 .....	BANK OF NY MELLON CORP SERIES J 4.967% 04/26/34 .....	.....	....04/17/2024 .....	DEUTSCHE BANK CAPITAL .....	.....	.....763,200 .....	.....800,000 .....	.....19,095 .....	1.E FE .....
19828T-AB-2 .....	COLUMBIA PIPELINES OPOD SERIES 144A 6.036% 11/15/33 .....	.....	....04/22/2024 .....	Morgan Stanley .....	.....	.....1,004,970 .....	.....1,000,000 .....	.....42,923 .....	2.A FE .....
233853-AH-3 .....	DAIMLER TRUCKS FINAN NA SERIES 144A 2.500% 12/14/31 .....	.....	....04/16/2024 .....	BANK OF AMERICA .....	.....	.....401,670 .....	.....500,000 .....	.....4,306 .....	1.G FE .....
24703D-BN-0 .....	DELL INT LLC / EMC CORP 5.400% 04/15/34 .....	.....	....04/30/2024 .....	MITSUBISHI UFJ SECURITIE .....	.....	.....1,389,002 .....	.....1,430,000 .....	.....9,438 .....	2.B FE .....
350930-AC-7 .....	FOUNDRY JV HOLDCO LLC SERIES 144A 6.150% 01/25/32 .....	.....	....05/02/2024 .....	BNP PARIBAS .....	.....	.....498,705 .....	.....500,000 .....	.....0 .....	2.A FE .....
502431-AQ-2 .....	L3HARRIS TECH INC 5.400% 07/31/33 .....	.....	....04/15/2024 .....	MITSUBISHI UFJ SECURITIE .....	.....	.....487,635 .....	.....500,000 .....	.....5,775 .....	2.B FE .....
571903-BQ-5 .....	MARRIOTT INTERNATIONAL 5.300% 05/15/34 .....	.....	....04/29/2024 .....	US Bancorp Investments .....	.....	.....965,890 .....	.....1,000,000 .....	.....10,158 .....	2.B FE .....
67080L-AD-7 .....	NUVEEN LLC SERIES 144A 5.850% 04/15/34 .....	.....	....04/08/2024 .....	BANK OF AMERICA .....	.....	.....699,048 .....	.....700,000 .....	.....0 .....	2.A FE .....
695156-AX-7 .....	PACKAGING CORP OF AMERIC 5.700% 12/01/33 .....	.....	....04/16/2024 .....	FTN FINANCIAL CAPITAL MARKETS .....	.....	.....1,000,880 .....	.....1,000,000 .....	.....21,850 .....	2.B FE .....
75513E-CW-9 .....	RTX CORP 6.100% 03/15/34 .....	.....	....04/16/2024 .....	HSBC SECURITIES .....	.....	.....515,635 .....	.....500,000 .....	.....2,796 .....	2.A FE .....
759351-AS-8 .....	REINSURANCE GRP OF AMER 5.750% 09/15/34 .....	.....	....05/08/2024 .....	BANK OF AMERICA .....	.....	.....992,870 .....	.....1,000,000 .....	.....0 .....	2.A FE .....
832696-AX-6 .....	JM SMUCKER CO 6.200% 11/15/33 .....	.....	....04/15/2024 .....	HSBC SECURITIES .....	.....	.....517,890 .....	.....500,000 .....	.....14,811 .....	2.B FE .....
0778FP-AM-1 .....	BELL CANADA 5.200% 02/15/34 .....	.....	....04/02/2024 .....	Scotia Capital .....	.....	.....490,340 .....	.....500,000 .....	.....3,539 .....	2.A FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						9,727,735	9,930,000	134,691	XXX
2509999997. Total - Bonds - Part 3						9,727,735	9,930,000	134,691	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						9,727,735	9,930,000	134,691	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						9,727,735	XXX	134,691	XXX

STATEMENT AS OF JUNE 30, 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 Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..00440E-AR-8	CHUBB INA HOLDINGS INC 3.350% 05/15/24		05/15/2024	Maturity		1,000,000	1,000,000	998,500	999,881	0	119	0	119	0	1,000,000	0	0	0	16,750	05/15/2024	1.F FE
..03073E-AL-9	CENCORA INC 3.400% 05/15/24		05/15/2024	Maturity		1,000,000	1,000,000	997,150	999,820	0	180	0	180	0	1,000,000	0	0	0	17,000	05/15/2024	2.A FE
..037833-AS-9	APPLE INC 3.450% 05/06/24		05/06/2024	Maturity		1,000,000	1,000,000	999,160	999,903	0	97	0	97	0	1,000,000	0	0	0	17,250	05/06/2024	1.B FE
..06406H-CV-9	BANK OF NEW YORK MELLON 3.400% 05/15/24		05/15/2024	Maturity		1,000,000	1,000,000	999,490	999,924	0	76	0	76	0	1,000,000	0	0	0	17,000	05/15/2024	1.F FE
..465685-AJ-4	ITC HOLDINGS CORP 3.650% 06/15/24		06/15/2024	Maturity		1,000,000	1,000,000	996,660	999,794	0	206	0	206	0	1,000,000	0	0	0	18,250	06/15/2024	2.B FE
..57629W-BV-1	MASSMUTUAL GLOBAL FUNDIN 144A 3.600% 04/09/24		04/09/2024	Maturity		750,000	750,000	747,938	749,873	0	127	0	127	0	750,000	0	0	0	13,500	04/09/2024	1.B FE
..58013M-ES-9	MCDONALD'S CORP SERIES MTN 3.250% 06/10/24		06/10/2024	Maturity		1,000,000	1,000,000	997,200	999,829	0	171	0	171	0	1,000,000	0	0	0	16,250	06/10/2024	2.A FE
..61746B-DQ-6	MORGAN STANLEY SERIES F 3.875% 04/29/24		04/29/2024	Maturity		1,000,000	1,000,000	991,240	999,568	0	432	0	432	0	1,000,000	0	0	0	19,375	04/29/2024	1.G FE
..74834L-AV-2	QUEST DIAGNOSTICS INC 4.250% 04/01/24		04/01/2024	Maturity		1,000,000	1,000,000	992,480	999,656	0	344	0	344	0	1,000,000	0	0	0	21,250	04/01/2024	2.B FE
..845743-BP-7	SOUTHWESTERN PUBLIC SERV 3.300% 06/15/24		06/15/2024	Maturity		1,000,000	1,000,000	996,700	999,803	0	197	0	197	0	1,000,000	0	0	0	16,500	06/15/2024	1.G FE
..29250N-AH-8	ENBRIDGE INC 3.500% 06/10/24		06/10/2024	Maturity		1,000,000	1,000,000	996,560	999,790	0	210	0	210	0	1,000,000	0	0	0	17,500	06/10/2024	2.B FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,750,000	10,750,000	10,713,078	10,747,841	0	2,159	0	2,159	0	10,750,000	0	0	0	190,625	XXX	XXX
2509999997. Total - Bonds - Part 4						10,750,000	10,750,000	10,713,078	10,747,841	0	2,159	0	2,159	0	10,750,000	0	0	0	190,625	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						10,750,000	10,750,000	10,713,078	10,747,841	0	2,159	0	2,159	0	10,750,000	0	0	0	190,625	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						10,750,000	XXX	10,713,078	10,747,841	0	2,159	0	2,159	0	10,750,000	0	0	0	190,625	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of America Depository ... Richmond, VA .....	.....	.....	0	0	(1,254,515)	(1,389,370)	(1,396,474)	..XXX.
Austin, TX/San Antonio, TX .....	.....	.....						
JPMorgan Chase--Depository ... ..	.....	.....	0	0	1,565,341	119,924	(3,180,937)	..XXX.
JPMorgan Chase Investments ... Brooklyn, NY .....	.....	.....	0	0	160,760	96,522	8,581	..XXX.
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	471,586	(1,172,925)	(4,568,830)	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	471,586	(1,172,925)	(4,568,830)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
.....	.....	.....						.....
0599999. Total - Cash	XXX	XXX	0	0	471,586	(1,172,925)	(4,568,830)	XXX

STATEMENT AS OF JUNE 30, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]