



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

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

Country of Domicile _____ United States of America

Licensed as business type: _____ Life, Accident and Health Fraternal Benefit Societies

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

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

Main Administrative Office 11501 Alterra Parkway, Suite 500
(Street and Number) Austin, TX, US 78758, (Area Code) (Telephone Number)

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

Primary Location of Books and Records 11501 Alterra Parkway, Suite 500
(Street and Number) Austin, TX, US 78758, (Area Code) (Telephone Number)

Internet Website Address CignaSupplementalBenefits.com

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

OFFICERS

President Ryan David Kocher # Secretary Alicia Marie Morrow
Treasurer and Chief Byron Keith Buescher Appointed Actuary Daniel Ernest Paffumi
Accounting Officer

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?
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Yes No

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
DETAILS OF WRITE-INS		
2501. Escheat liabilities	100,559	116,331
2502.	0	0
2503.	0	0
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.	0	0
3102.	0	0
3103.	0	0
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.	0	0
3402.	0	0
3403.	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

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

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	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
Cash from Operations			
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
Cash from Investments			
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)
Cash from Financing and Miscellaneous Sources			
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)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	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	0
5. Accident & health	163,783,130	172,592,410	345,067,427
6. Fraternal	0	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
NET INCOME					
(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
SURPLUS					
(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

C. 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 Expendient
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? Yes [X] No []
 If yes, complete Schedule Y, Parts 1 and 1A.

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 Name of Entity	2 NAIC Company Code	3 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? Yes [] No [X] N/A []
 If yes, attach an explanation.

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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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? Yes [] No []

- (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.

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

9.2 Has the code of ethics for senior managers been amended? Yes [] No []

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 []

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.)

11.2 If yes, give full and complete information relating thereto:

Yes [] No [X]

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

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

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

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
16.3 Total payable for securities lending reported on the liability page. \$ 0

STATEMENT AS OF 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 [] 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 []

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 []

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 []

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

1	2	3	4	5 Investment Management Agreement (IMA) Filed
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	
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 [] 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:

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- 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 []

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

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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 []

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:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- 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.
- 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 []

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	Amount
1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
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	\$
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	\$
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:

- 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 []
- If no, explain:
.....
- Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 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

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.	Active Status (a)	Life Contracts		Direct Business Only			Total Columns 2 Through 5	Deposit-Type Contracts
		2	3	4	5			
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other 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.	36-3359525	MO	95635
Cigna HealthCare of South Carolina, Inc.	06-1185590	SC	95708
Cigna HealthCare of Tennessee, Inc.	62-1218053	TN	95606
Cigna HealthCare of Texas, Inc.	74-2767437	TX	95383
Temple Insurance Company Limited	00-0000000	BM	
Arizona Health Plan, Inc.	86-3581583	AZ	
Healthsource Properties, Inc.	02-0467679	NH	
Cigna Benefit Technology Solutions, Inc.	02-0515554	DE	
Sagamore Health Network, Inc.	35-1641636	IN	
Cigna Healthcare Holdings, Inc.	84-0985843	CO	
Cigna Healthcare, Inc.	02-0495422	VT	
Connecticut General Life Insurance Company	06-0303370	CT	62308
Evernorth Direct Health, LLC	32-0222252	DE	
Gillette Ridge Community Council, Inc.	00-0000000	CT	
Gillette Ridge Golf, LLC	20-3700105	DE	
Tel-Drug of Pennsylvania, LLC	23-3074013	PA	
GRG Acquisitions LLC	00-0000000	DE	
Cigna Affiliates Realty Investment Group, LLC	27-5402196	DE	
Secon Properties, LP	95-2876207	CA	
Transwestern Federal Holdings, L.L.C.	00-0000000	DE	
Transwestern Federal, L.L.C.	00-0000000	DE	
CR Washington Street Investors LP	27-3555688	DE	
PUR Arbors Apartments Venture LLC	45-5046449	DE	
CG Seventh Street, LLC	45-5499889	DE	
Ideal Properties II LLC	95-4838551	CA	
Mallory Square Partners I, LLC	80-0908244	DE	
Houston Briar Forest Apartments Limited Partnership	37-1708015	DE	
SB-SNH LLC	46-3593103	DE	
680 Investors LLC	00-0000000	CA	
685 New Hampshire LLC	00-0000000	CA	
Lakehills CM-CG LLC	47-4375626	DE	
Berwick 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 8171 Wilshire Investor LLC	83-2318410	DE	
CARING Heights at Bear Creek Investor LLC	83-2318233	DE	
Heights at Bear Creek Borrower 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	
CGI-GS Hillcrest LLC	82-1612980	DE	
CARING Alexan Enclave Investor LLC	83-2633790	DE	
CARING Orange Collection Investor LLC	83-2633886	DE	
CGGI 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

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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 Eisenhauer, LLC	84-3178563	DE	
Westcore CG Raceway, LLC	84-3178563	DE	
CARING Westcore Holding II Investor LLC	87-3646420	DE	
Westcore CG II AC, LLC	87-3624928	DE	
Westcore CG Venture II, LLC	87-3624928	DE	
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, LLC	87-3624928	DE	
Westcore CG II Denton, LLC	87-3624928	DE	
Westcore CG II Milan, LLC	87-3624928	DE	
CARING IBP Investor LLC	84-4410554	DE	
CG-LEDO IBP Venture LLC	84-4773972	DE	
CG-LEDO IBP I LLC	84-4747045	DE	
CG-LEDO IBP II LLC	84-4755025	DE	
CARING Interbay Investor LP LLC	85-1984627	DE	
The Flats at Interbay JV Limited Partnership	85-1955075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1955731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
CARING Deco Investor LLC	85-4265529	DE	
Deco Apartments JV LLC	86-1305728	DE	
Deco Apartments Owner LLC	86-1334095	DE	
CARING ABS Investor LLC	85-4247420	DE	
ABS Apartments Venture, L.L.C.	85-1046126	DE	
CARING Elan I Investor LLC	85-2912145	DE	
CI-GS Elan Everett Phase I, LLC	86-2964997	DE	
CARING Elan II Investor LLC	87-0928526	DE	
CI-GS Elan Everett Phase II, LLC	86-3726159	DE	
CARING St. Matthew's Investor LLC	86-1942593	DE	
ASM Apartments Venture, L.L.C.	86-1750832	DE	
CARING Montclair Investor LLC	85-4265529	DE	
Montclair Residences JV LLC	87-2772585	DE	
Montclair 11 Pine Operating Company LLC	87-2810715	DE	
Montclair 11 Pine Urban Renewal LLC	87-2790325	DE	
CARING Berwyn Investor LLC	87-1992977	DE	
Swedesford Road Apartments, LLC	87-0903685	DE	
CARING Alta Duraleigh Investor LLC	83-2851501	DE	
CG/Wood Alta Duraleigh, LLC	85-0734624	DE	
CG/Wood Alta Duraleigh Owner, LLC	85-0655107	DE	
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
CARING Optimist Park II Investor LLC	86-2627703	DE	
AOP II Apartments Venture, L.L.C.	87-4023291	DE	
CARING Galleria Investor LLC	87-4803572	DE	
AGA Apartments Venture, L.L.C.	87-4355549	DE	
CARING Waltham Investor LLC	88-2074593	DE	
73 Pond Street Apartments Venture, L.L.C.	88-1945947	DE	
CARING Slabtown Investor, LLC	87-2031777	DE	
CI-GS Slabtown, LLC	88-3907567	DE	
CARING Brinkman Investor LLC	86-1885283	DE	
ABL Holding Co., L.L.C.	88-4202407	DE	
ABL Apartments Venture, L.L.C.	86-1712743	DE	
ABL Townhomes Venture, L.L.C.	88-3747773	DE	
CARING EndOpti-Mit Investor, LLC	88-2276875	DE	
ATX Merrittown, 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. (db/a Babyscripts)	46-2323355	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000	DE	
Cigna & CMB Health Services Company, Ltd.	00-0000000	DE	
Cigna & CMB Asset Management Company Limited	00-0000000	DE	
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	DE	
Cigna Global Wellbeing Solutions Limited	00-0000000	DE	
VieLife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-132403	DE	
CG Life Pension Benefits Payments, Inc.	06-132405	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	

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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 Servicos LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000		
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		
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	
Qualent Pharmaceuticals Holdings LP	00-0000000		
Qualent 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	90859
PT GAR Indonesia	00-0000000	DE	
Cigna Global Insurance Company Limited	85-2717903	DE	
International Pharmaceutical Solutions, GmbH	85-2732455	DE	
ManipalCigna Health Insurance Company Limited	45-2864094	DE	
Cigna Worldwide Insurance Company	23-2088429	DE	
Cigna Teak Holdings, LLC	00-0000000	DE	
Evernorth Strategic Development, Inc.	85-2717903	DE	
Cigna-Evernorth Services, Inc.	85-2732455	DE	
Evernorth Health, Inc.	45-1869712	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	
Fresco, Inc.	02-0523249	FL	
Lynnfield Compounding Center, Inc.	58-2593075	FL	
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE	
Express Reinsurance Company	27-3175443	MO	13918
Express Scripts Canada Holding Co.	43-1942542	DE	
Express Scripts Canada Co.	00-0000000		
ESI Canada	00-0000000		
ESI GP Canada ULC	00-0000000		
ESI GP2 Canada ULC	00-0000000		
Express Scripts Canada Wholesale	00-0000000		
Express Scripts Canada Services	00-0000000		
Express Scripts Pharmacy Ontario, Ltd.	00-0000000		
Express Scripts Pharmacy West, Ltd.	00-0000000		
Express Scripts Pharmacy Central, Ltd.	00-0000000		
Express Scripts Pharmacy Atlantic, Ltd.	00-0000000		
Express Scripts Canada Holding, LLC	27-1490640	DE	
Healthbridge, Inc.	26-2159005	DE	
Inside RX, LLC	82-0658250	DE	
myMatrixx Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrixx-B, LLC	46-2589799	FL	
MyM Technology Services, LLC	36-4833284	FL	
Innovative Product Alignment, LLC	82-1655179	DE	
Express Scripts Health Information Network Partners, Inc.	84-5003423	DE	
Evernorth Care Solutions, Inc.	86-1465626	DE	
MDLive, Inc.	45-4937055	DE	
MDLive LLC	00-0000000	DE	
MDLivevisit, LLC	00-0000000	FL	
Breakthrough Behavioral, Inc.	00-0000000	DE	
Breakthrough Behavioral of Texas, Inc.	00-0000000	TX	
MDLive Provider Services, LLC	00-0000000	FL	
Medco Health Solutions, Inc.	22-3461740	DE	
MAH Pharmacy, LLC	27-1506930	DE	
Medco Containment Life Insurance Company	42-1425239	PA	63762
Medco Containment Insurance Company of NY	13-3506395	NY	34720
Accredo Health, Incorporated	55-0894449	DE	
AHG of New York, Inc.	13-3888838	NY	
Biopartners in Care, Inc.	43-1815573	MO	
Accredo Health Group, Inc.	11-3358535	DE	
Willow DSP LLC	00-0000000	DE	
Medco Europe, LLC	46-2166374	DE	
Medco Europe II, LLC	27-3709630	DE	
Express Scripts Administrators LLC	41-2063830	DE	
Medco Health Puerto Rico, LLC	81-0616525	DE	
Systemed, LLC	22-3474888	DE	
Medco Health Services, Inc.	26-3544786	DE	
Express Scripts Pharmacy, Inc.	30-0789911	DE	

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 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	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	92-1566970			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	85-0909305			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.... NIA.....	CARING Optimist Park II Investor LLC	Ownership.....	90.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	82-3315524			Arbor Heights Venture LLC .....	..DE.... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	90.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	46-4080861			AristalHD, 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 Merrittown, LP .....	..DE.... NIA.....	CARING EndoPill-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			Berwick Apartments LLC .....	..DE.... NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	85.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	43-1815573			Biopartners in Care, Inc. .....	..MO.... NIA.....	Accredo Health, Incorporated	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	10095	52-2259087			Bravo Health Mid-Atlantic, Inc. .....	..MD.... IA.....	NewQuest Management Northeast, LLC	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	11524	52-2363406			Bravo Health Pennsylvania, Inc. .....	..PA.... IA.....	NewQuest Management Northeast, LLC	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	00-0000000			Breakthrough Behavioral, Inc. .....	..DE.... IA.....	MDLive, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	00-0000000			Breakthrough Behavioral of Texas, Inc. .....	..TX.... IA.....	Breakthrough Behavioral, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	27-1713977			Brighter, Inc. .....	..DE.... NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	46-4918521			Buoy Health, Inc. .....	..DE.... NIA.....	Cigna Ventures, LLC	Ownership.....	12.200	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	47-4991296			Bright Health Group, Inc. .....	..DE.... NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	15.500	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	61-1162797			Care Continuum, Inc. .....	..KY.... NIA.....	SpectraCare Health Care Ventures, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	85-0954556			CareAllies Accountable Care Collaborative LLC .....	..DE.... NIA.....	CareAllies, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	85-0935554			CareAllies Accountable Care Network LLC .....	..DE.... NIA.....	CareAllies, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		
.0901	Cigna Group	00000	00-0000000			CareAllies Accountable Care Solutions LLC .....	..DE.... NIA.....	CareAllies, Inc.	Ownership.....	100.000	The Cigna Group .....	..NO.....		

STATEMENT AS OF 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	Domiciliary Location	Relationship 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 Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (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.....		

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	Domiciliary Location	Relationship 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 Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (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, CGGL XR 2 International JV LLC	Ownership.....	90.000 ...	The Cigna Group	NO.....	
0901	Cigna Group	00000	84-1843578												

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	Rela-tionship 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	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-AO 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 IPB Venture LLC .....	..DE.....NIA.....	CARING IPB Investor LLC	Ownership.....	.90.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	84-4747045			CG-LEDO IPB I LLC .....	..DE.....NIA.....	CARING IPB Investor LLC	Ownership.....	.90.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	84-4755025			CG-LEDO IPB II LLC .....	..DE.....NIA.....	CARING IPB 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.....		
										Cigna Affiliates Realty Investment Group,					
.0901	Cigna Group	00000	45-5499889			CG Seventh Street, LLC .....	..DE.....NIA.....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.....		
										Cigna Affiliates Realty Investment Group,					
.0901	Cigna Group	00000	82-1280312			CG/Wood Alta 601, LLC .....	..DE.....NIA.....	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.....		
										Cigna Affiliates Realty Investment Group,					
.0901	Cigna Group	00000	61-1797835			CGGL Orange Collection LLC .....	..DE.....NIA.....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.....		
										Cigna Affiliates Realty Investment Group,					
.0901	Cigna Group	00000	81-3389374			CG-LEI Ygnacio Associates LLC .....	..DE.....NIA.....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.....		
										Cigna & CMB Asset Management Company Limited					
.0901	Cigna Group	00000	00-0000000				..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.....		
										Cigna Affiliates Realty Investment Group, LLC					
.0901	Cigna Group	00000	27-5402196				..DE.....NIA.....	Cigna & CMB Life Insurance Company Limited	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.....		

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	00-0000000			Cigna Cedar Holdings, Ltd. ....		.MLT.	.NIA.	Cigna Apac Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	98-1137759			Cigna Chestnut Holdings, Ltd. ....		.GBR.	.NIA.	Cigna Walnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	27-3396038			Cigna Corporate Services, LLC .....		.DE.	.NIA.	Cigna Health and Life Insurance Company ...	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	82-4991898		1739940	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 ... Connecticut General Life Insurance Company	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	67369	59-1031071			Cigna Health and Life Insurance Company ....		.CT.	.UIP.		Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	62-1312478			Cigna Health Corporation .....		.DE.	.NIA.	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	23-1728483			Cigna Health Management, Inc. ....		.DE.	.NIA.	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	NO.	
.0901	Cigna Group	00000	00-0000000			Cigna Health Solution India Pvt. Ltd. ....		.IND.	.NIA.	Cigna Holdings Overseas, Inc.	Ownership.....	.99.900	The Cigna Group	NO.	
.0901	Cigna Group	00000	23-2741293			Cigna Healthcare Benefits, Inc. ....		.DE.	.NIA.	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	NO.	
.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 Loca- tion	Rela- tionship 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 Per- centage	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 ... Provident American Life and Health	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	65269	75-2305400			Cigna Insurance Company .....	..OH.....IA.....	Insurance Company	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Insurance Management Services (DIFC), Ltd. ....	..ARE.....NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Insurance Middle East S.A.L. ....	..LBN.....IA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Insurance Services (Europe) Limited ..	..GBR.....NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	23-2924152			Cigna Integratedcare, Inc. ....	..DE.....NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	51-0402128			Cigna Intellectual Property, Inc. ....	..DE.....NIA.....	Cigna Holdings, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	51-0111677			Cigna International Corporation, Inc. ....	..DE.....NIA.....	Cigna Global Holdings, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	52-0291385			Cigna International Finance, Inc. ....	..DE.....NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna International Health Services Kenya Limited ..	..KEN.....NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna International Health Services Sdn. Bhd. ....	..MYS.....NIA.....	Cigna Hong Kong Holdings Company Limited ..	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna International Health Services, BVBA ..	..BEL.....NIA.....	Cigna Elmwood Holdings, Ltd.	Ownership.....	51.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	30-0526216			Cigna International Health Services, LLC ..	..FL.....NIA.....	Cigna International Health Services, BVBA	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna International Marketing (Thailand) Limited ..	..THA.....NIA.....	Cigna Global Holdings, Inc.	Ownership.....	99.900	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna International Services Australia Pty Ltd. ....	..AUS.....NIA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	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 Holdings, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	06-1095823			Cigna Investments, Inc. ....	..DE.....NIA.....	Cigna Investment Group, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	06-0861092			Cigna Laurel Holdings, Ltd. ....	..BMU.....NIA.....	Cigna Linden Holdings, Inc.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	98-1146864			Cigna Legal Protection U.K. Ltd. ....	..GBR.....NIA.....	Cigna Willow Holdings, LTD.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Life Insurance Company of Canada .....	..CAN.....IA.....	Cigna Chestnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	AA-1560515			Cigna Life Insurance Company of Europe S.A.-N.V. ....	..BEL.....IA.....	Cigna Beechwood Holdings	Ownership.....	99.993	The Cigna Group	NO.....		
.0901	Cigna Group	00000	AA-1240009			Cigna Linden Holdings, Inc. ....	..DE.....NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	.82.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	46-4110289			Cigna Managed Care Benefits Company .....	..DE.....NIA.....	Connecticut General Corporation	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	23-2741294			Cigna Management Company LLC .....	..DE.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	87-3374500			Cigna Myrtle Holdings, Ltd. ....	..MLT.....NIA.....	Cigna Apac Holdings, Ltd.	Ownership.....	.63.450	The Cigna Group	NO.....		
.0901	Cigna Group	00000	98-1154657			Cigna National Health Insurance Company .....	..OH.....IA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	61727	34-0970995			Cigna Nederland Gamma B.V. ....	..NLD.....NIA.....	Cigna Walnut Holdings, Ltd.	Ownership.....	100.000	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000												

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 Percent-age	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	00-0000000			Cigna Oak Holdings, Ltd.	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	98-1232443			Cigna Palmetto Holdings, Ltd.	BMU.....	NIA.....	Cigna Laurel Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	46-4099800			Cigna Poplar Holdings, Inc.	DE.....	NIA.....	Cigna Holdings Overseas, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	06-1071502			Cigna RE Corporation	DE.....	NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	06-1567902			Cigna Resource Manager, Inc.	DE.....	NIA.....	Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Services Middle East FZE	ARE.....	NIA.....	Cigna Cedar Holdings, Ltd.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.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.....		
						Cigna Worldwide General Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Cigna Worldwide Insurance Company	DE.....	IA.....	Cigna Global Reinsurance Company, Ltd.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	00-0000000			Claims and Risk Services Limited	SAU.....	IA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	50.000 ...	The Cigna Group	NO.....		
						ManiapaCigna Health Insurance Company Limited	IND.....	IA.....	Cigna Holdings Overseas, Inc.	Ownership.....	49.000 ...	TTK (non-affiliate)	NO.....		
.0901	Cigna Group	00000	00-0000000			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.....		
						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	82-4936006			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	27-3555688			CuraScript, Inc.	DE.....	NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	36-4369972			Deco Apartments JV LLC	DE.....	NIA.....	CARING Deco Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	86-1305728			Deco Apartments Owner LLC	DE.....	NIA.....	CARING Deco Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	86-1334095			Diversified NY IPA, Inc.	NY.....	NIA.....	Diversified Pharmaceutical Services, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	16-1526641			Diversified NY IPA, Inc.	NY.....	NIA.....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	41-1627938			Diversified Pharmaceutical Services, Inc.	MN.....	NIA.....	Express Scripts Pharmaceutical Procurement	Ownership.....	100.000 ...	The Cigna Group	NO.....		
						Econdisc Contracting Solutions, LLC	DE.....	NIA.....	Express Scripts Pharmaceutical Procurement	Ownership.....	.90.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	27-3542089			Egyptian Emirates Administration Services SAE	EGY.....	NIA.....	NAS Neuron Health Services, L.L.C.	Ownership.....	.64.999 ...	The Cigna Group	NO.....		
						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.....		
						Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%)	DE.....	NIA.....	Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%)	Ownership.....	100.000 ...	The Cigna Group	NO.....		
.0901	Cigna Group	00000	43-1925562			ESI Partnership	DE.....	NIA.....	ESI Partnership	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.....		

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary 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	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.....	
.0901	Cigna Group	00000	32-0222252			Evernorth Direct Health, LLC .....		.DE....	.NIA....	Connecticut General Life Insurance Company	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	45-2884094			Evernorth Health, Inc. ....		.DE....	.NIA....	The Cigna Group	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Evernorth Ireland Limited .....		.IRL....	.NIA....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	99-1207331			Evernorth Network Services, LLC .....		.DE....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	85-2759151			Evernorth Sales Operations, Inc. ....		.DE....	.NIA....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	85-2717903			Evernorth Strategic Development, Inc. ....		.DE....	.NIA....	The Cigna Group	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-2676484			Evernorth-VillageMD Health Organization of Texas, Inc. ....		.TX....	.NIA....	Evernorth-VillageMD Care Alliance of Texas, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-1946921			Evernorth-VillageMD Care Alliance of AZ, LLC .....		.DE....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-3088901			Evernorth-VillageMD Care Alliance of CT, LLC .....		.DE....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-1971121			Evernorth-VillageMD Care Alliance of GA, LLC .....		.DE....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-2000610			Evernorth-VillageMD Care Alliance of NJ, LLC .....		.NJ....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-2024744			Evernorth-VillageMD Care Alliance of TX, LLC .....		.DE....	.NIA....	Evernorth Accountable Care, LLC	Ownership.....	.85.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	93-3608409			Evernorth Wholesale Distribution, Inc. ....		.DE....	.NIA....	Priority Healthcare Distribution, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	46-4676347			eviCore 1, LLC .....		.DE....	.NIA....	Evernorth Health, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	62-1615395			eviCore healthcare MSI, LLC .....		.TN....	.NIA....	MedSolutions Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	13918	27-3175443			Express Reinsurance Company .....		.MO....	.IA....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	41-2063830			Express Scripts Administrators LLC .....		.DE....	.NIA....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Canada Co. ....		.CAN....	.NIA....	Express Scripts Canada Holding Co.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	43-1942542			Express Scripts Canada Holding Co. ....		.DE....	.NIA....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	27-1490640			Express Scripts Canada Holding, LLC .....		.DE....	.NIA....	Express Scripts Canada Holding Co.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Canada Services .....		.CAN....	.NIA....	Express Scripts Canada Services	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Canada Wholesale .....		.CAN....	.NIA....	GP2 Canada, ULC (0.1%)	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	84-5003423			Express Scripts Health Information Network Partners, Inc. ....		.DE....	.NIA....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	20-5826948			Express Scripts Pharmaceutical Procurement, LLC .....		.DE....	.NIA....	ESI Mail Pharmacy Service, Inc. (50%)	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Pharmacy Atlantic, Ltd. ....		.CAN....	.NIA....	Express Scripts Canada Services	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Pharmacy Central, Ltd. ....		.CAN....	.NIA....	Express Scripts Canada Services	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	00-0000000			Express Scripts Pharmacy Ontario, Ltd. ....		.CAN....	.NIA....	Express Scripts Canada Services	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	30-0789911			Express Scripts Pharmacy West, Ltd. ....		.CAN....	.NIA....	Express Scripts Canada Services	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	22-3114423			Express Scripts Pharmacy, Inc. ....		.DE....	.NIA....	Medco Health Services, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	20-3126104			Express Scripts Sales Operations, Inc. ....		.NJ....	.NIA....	ESI Mail Pharmacy Service, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	20-3126075			Express Scripts Senior Care Holdings LLC .....		.DE....	.NIA....	ESSCH Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	43-1832983			Express Scripts Senior Care, Inc. ....		.DE....	.NIA....	ESSCH Holdings, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	43-1869712			Express Scripts Services Co. ....		.DE....	.NIA....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	22-2230703			Express Scripts Specialty Distribution Services, Inc. ....		.DE....	.NIA....	Express Scripts, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO.....	
.0901	Cigna Group	00000	43-1869712			Express Scripts Strategic Development, Inc. ....		.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

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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 Percent-age	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..	Lynfield Drug, Inc.	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	00-0000000			Gillette Ridge Community Council, Inc.	CT.. NIA..	Connecticut General Life Insurance Company	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	20-3700105			Gillette Ridge Golf, LLC	DE.. NIA..	Connecticut General Life Insurance Company	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	00-0000000			GRG Acquisitions LLC	DE.. NIA..	Connecticut General Life Insurance Company	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	76-0657035			Gulfquest, LP	TX.. NIA..	HouQuest, LLC	Ownership..	.99.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	87-3650143			Hartford Community Lender Holding LLC	DE.. NIA..	Cigna Health and Life Insurance Company	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	87-3686301			Hartford Community Lender I LLC	DE.. NIA..	Hartford Community Lender Holding LLC	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	04-2992335			Healthbridge Reimbursement & Product Support, Inc.	MA.. NIA..	Priority Healthcare Corporation	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	26-2159005			Healthbridge, Inc.	DE.. NIA..	Express Scripts, Inc.	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	46-2086778			Health-Lynx, LLC	NJ.. NIA..	Cigna Health and Life Insurance Company	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	06-1533555			Healthsource Benefits, Inc.	DE.. NIA..	Connecticut General Corporation	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	02-0467679			Healthsource Properties, Inc.	NH.. NIA..	Healthsource, Inc.	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	02-0387748		0000855587 ..	Healthsource, Inc.	DE.. NIA..	Cigna Health Corporation	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	12902	20-8534298			HealthSpring Life & Health Insurance Company, Inc.	TX.. IA..	NewQuest, LLC	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	20-8647386			HealthSpring Management of America, LLC	DE.. NIA..	NewQuest, LLC	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	11532	65-1129599			HealthSpring of Florida, Inc.	FL.. IA..	NewQuest, LLC	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	26-2353772			HealthSpring Pharmacy of Tennessee, LLC	DE.. NIA..	HealthSpring Pharmacy Services, LLC	Ownership..	100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	26-2353476			HealthSpring Pharmacy Services, LLC	DE.. NIA..	NewQuest, LLC	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	72-1559530			HealthSpring USA, LLC	TN.. NIA..	NewQuest, LLC	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	20-1821898		0001339553 ..	HealthSpring, Inc.	DE.. NIA..	Connecticut General Corporation	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	81-4139432			Heights at Bear Creek Borrower LLC	DE.. NIA..	CARING Heights At Bear Creek Investor LLC	Ownership..	.80.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	81-4139432			Heights at Bear Creek Mezzanine LLC	DE.. NIA..	CARING Heights At Bear Creek Investor LLC	Ownership..	.80.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	81-4139432			Heights at Bear Creek Venture LLC	DE.. NIA..	Cigna Affiliates Realty Investment Group, LLC	Ownership..	.90.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	20-4266628			Home Physicians Management, LLC	DE.. NIA..	NewQuest, LLC	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	75-3108521			HouQuest, LLC	DE.. NIA..	NewQuest, LLC	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	37-1708015			Houston Briar Forest Apartments Limited Partnership	DE.. NIA..	Cigna Affiliates Realty Investment Group, LLC	Ownership..	.80.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	95-4838551			Ideal Properties II LLC	CA.. NIA..	Cigna Affiliates Realty Investment Group, LLC	Ownership..	.85.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	35-2041388			IHN, Inc.	IN.. NIA..	Connecticut General Corporation	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	00-0000000			Independent Health Information Technology Services L.L.C.	ARE.. NIA..	NAS Neuron Health Services, L.L.C.	Ownership..	.50.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	82-1655179			Innovative Product Alignment, LLC	DE.. NIA..	Express Scripts, Inc.	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	82-0658250			Inside RX, LLC	DE.. NIA..	Express Scripts, Inc.	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	81-0425785			Intermountain Underwriters, Inc.	MT.. NIA..	Benefit Management Corp.	Ownership..	.100.000 ...	The Cigna Group	NO			
.0901	Cigna Group	00000	00-0000000			International Pharmaceutical Solutions, GmbH	CHE.. NIA..	Cigna Holdings Overseas, Inc.	Ownership..	.100.000 ...	The Cigna Group	NO			

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

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	84-3406799			JA Lofts Holdings, LLC .....	..DE.....NIA.....	JA Lofts JV Limited Partnership .....	.....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 .....	.....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 .....	.....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 .....	.....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. .....	.....NIA.....	Express Scripts, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	47-4375626			Lakehills CM-CG LLC .....	..DE.....NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	.....NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.90.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	65722	63-0343428			Loyal American Life Insurance Company .....	..OH.....UDP.....	Cigna Health and Life Insurance Company .....	.....NIA.....	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 .....	.....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 .....	.....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. .....	.....NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	80-0908244			Mallory Square Partners I, LLC .....	..DE.....NIA.....	Cigna Affiliates Realty Investment Group, LLC .....	.....NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.80.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	51-0500147			Matrix GPO, LLC .....	..IN.....NIA.....	Priority Healthcare Corporation .....	.....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 .....	.....NIA.....	MyMatrixx Holdings, LLC	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	06-1346406			MCC Independent Practice Association of New York, Inc. .....	..NY.....NIA.....	Evernorth Health, Inc. .....	.....NIA.....	Evernorth Health, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	45-4937055			MDLive, Inc. .....	..DE.....NIA.....	Evernorth Health, Inc. .....	.....NIA.....	Evernorth Health, Inc.	Ownership.....	.97.230	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	00-0000000			MDLive LLC .....	..DE.....NIA.....	MDLive, Inc. .....	.....NIA.....	MDLive, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	00-0000000			MDLivevisit, LLC .....	..FL.....NIA.....	MDLive, Inc. .....	.....NIA.....	MDLive, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	00-0000000			MDLive Provider Services, LLC .....	..FL.....NIA.....	MDLive, Inc. .....	.....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. .....	.....NIA.....	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. .....	.....NIA.....	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 .....	.....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. .....	.....NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	84-5017653			Medco Health Information Network Partners, Inc. .....	..DE.....NIA.....	Medco Health Solutions, Inc. .....	.....NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	81-0616525			Medco Health Puerto Rico, LLC .....	..DE.....NIA.....	Medco Health Solutions, Inc. .....	.....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. .....	.....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. .....	.....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 .....	.....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 .....	.....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 .....	.....NIA.....	CARING Montclair Investor LLC	Ownership.....	.90.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	87-2725585			Montclair Residences JV LLC .....	..DE.....NIA.....	CARING Montclair Investor LLC .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....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 .....	.....NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	55-0840806			MSISCI II, LLC .....	..TN.....NIA.....	eviCore healthcare MSI, LLC .....	.....NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000	The Cigna Group .....	.....NO.....	
.0901	Cigna Group	00000	26-0336736			MSIVT I, LLCTN.....NIA.....	eviCore healthcare MSI, LLCNIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000	The Cigna GroupNO.....	

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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	Rela-tionship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	20-2536458			MSIWA, LLC .....	.TN.....NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	36-4833284			MyMatrixx Holdings, 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	80-0818750			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			Quallent Pharmaceuticals Holdings LP .....	.CYM.....NIA.....	Cigna Spruce Holdings GmbH	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	45-5569416			Quallent Pharmaceuticals Health LLC .....	.CYM.....NIA.....	Quallent Pharmaceuticals Holdings LP	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	83-1460134			QPID Health, LLC .....	.DE.....NIA.....	eviCore healthcare MSI, LLC	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	84-3254168			Rise-CG Capitol Hill, LP .....	.DE.....NIA.....	CARING Capitol Hill LP LLC	Ownership.....	.90.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	99-3690790			Rise-CG JA Lofts Limited Partnership .....	.DE.....NIA.....	JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%)	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	35-1641636			Rock Island Owner, LLC .....	.DE.....NIA.....	CARING Rock Island Investor LLC	Ownership.....	.80.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	46-3593103			Sagamore Health Network, Inc. .....	.IN.....NIA.....	Cigna Health Corporation	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	95-2876207			SB-SNH LLC .....	.DE.....NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.85.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	82-1732483			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	82-4405071			SOMA Apartments Venture LLC .....	.DE.....NIA.....	Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.90.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	61-1317695			Specialty Products Acquisitions, LLC .....	.DE.....NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	61-1147068			SpectraCare Health Care Ventures, Inc. .....	.KY.....NIA.....	SpectraCare, Inc.	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	77399	13-1867829			SpectraCare, Inc. .....	.KY.....NIA.....	Priority Healthcare Corp	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	47-2658932			Sterling Life Insurance Company .....	.IL.....NIA.....	Cigna Health and Life Insurance Company ...	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	00-0000000			Strategic Pharmaceutical Investments, LLC .....	.DE.....NIA.....	Priority Healthcare Corp	Ownership.....	100.000 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000	87-0903685			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	22-3474888			Swedesford Road Apartments, LLC .....	.DE.....NIA.....	CARING Berwyn Investor LLC	Ownership.....	.68.600 ...	The Cigna Group .....	...NO.....		
.0901	Cigna Group	00000				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 Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0901	Cigna Group	00000	23-3074013			Tel-Drug of Pennsylvania, LLC .....	..PA...	NIA...		Connecticut General Life Insurance Company	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	46-0427127			Tel-Drug, Inc. .....	..SD...	NIA...		Connecticut General Corporation	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Temple Insurance Company Limited .....	..BMU...	IA...		Healthsource, Inc.	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	20-5524622			Tennessee Quest, LLC .....	..TN...	NIA...		NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	75-3108527			TexQuest, LLC .....	..DE...	NIA...		NewQuest, LLC	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	85-1955731			The Flats at Interbay Holdings, LLC .....	..DE...	NIA...		CARING Interbay Investor LP LLC	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	85-1955075			The Flats at Interbay JV Limited Partnership .....	..DE...	NIA...		CARING Interbay Investor LP LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	85-1962013							CARING Interbay Investor LP LLC	Ownership.....	.99.500 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	46-5264463			Trainer Rx, Inc. .....	..DE...	NIA...		Cigna Ventures, LLC	Ownership.....	.19.400 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Transwestern Federal, L.L.C. .....	..DE...	NIA...		Transwestern Federal Holdings, L.L.C.	Ownership.....	.7.616 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Transwestern Federal Holdings, L.L.C. .....	..DE...	NIA...		Cigna Affiliates Realty Investment Group, LLC	Ownership.....	.7.616 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	98-0463704			Vielife Services, Inc. .....	..DE...	NIA...		Cigna Global Wellbeing Holdings Limited	Ownership.....	100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Verity Solutions Group, Inc. .....	..DE...	NIA...		Cigna Health and Life Insurance Company	Ownership.....	100.000 ...	The Cigna Group	YES	
.0901	Cigna Group	00000	00-0000000			Westcore CG AC, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Camelback, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Cedar Port, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Dove Valley I, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Dove Valley II, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Eisenhauer, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Fountain Lakes, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Gateway, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG I-35, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Navy, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Potomac Park, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Raceway, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Solano, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	84-3178563			Westcore CG Susana, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Westcore CG Venture, LLC .....	..DE...	NIA...		CARING Westcore Holding Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG Venture II, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG II AC, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG II Denton, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG II Milan, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG II Park 225, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	87-3624928			Westcore CG II Union Cross, LLC .....	..DE...	NIA...		CARING Westcore Holding II Investor LLC	Ownership.....	.90.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			Willow DSP LLC .....	..DE...	NIA...		Accredo Health, Incorporated	Ownership.....	.100.000 ...	The Cigna Group	NO	
.0901	Cigna Group	00000	00-0000000			YCFM Servicios LTDA .....	..BRA...	NIA...		Cigna Global Holdings, Inc.	Ownership.....	.35.320 ...	The Cigna Group	NO	

NONE

Asterisk	

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.

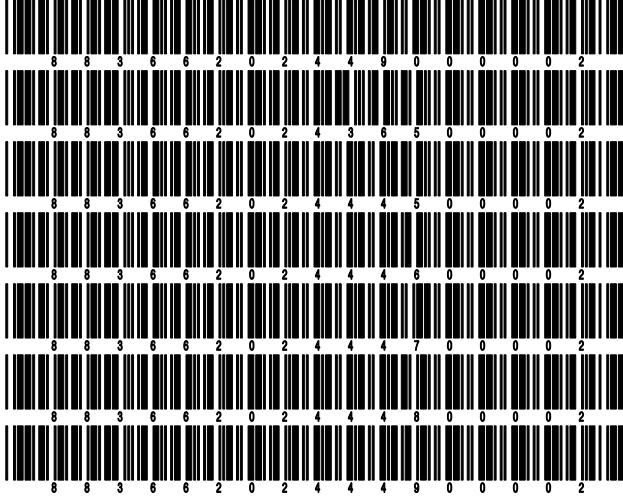
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required 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]



STATEMENT AS OF JUNE 30, 2024 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 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)		

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 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)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 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 Year to Date	2 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	0
4. NAIC 4 (a)	0	0	0	0	0	0	0	0
5. NAIC 5 (a)	0	0	0	0	0	0	0	0
6. NAIC 6 (a)	0	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	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	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

SI02

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 Year To Date	2 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 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
06406R-BR-7	BANK OF NY MELLON CORP SERIES J 4.96% 04/26/34		04/17/2024	DEUTSCHE BANK CAPITAL	763,200	800,000	19,095	1.E FE	
19828T-AB-2	COLUMBIA PIPELINES OPCO 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 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifier and SVO Adminis- trative Symbol		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other Than Temporary Impairment Recogn- ized	13 Current Year's Temporar- y Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value									
..00440E-AR-8	CHUBB INA HOLDINGS INC 3.35% 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	0	16,750	05/15/2024	1.F FE
..03073E-AL-9	CENCORA INC 3.40% 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	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	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	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	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	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	0	16,250	06/10/2024	2.A FE
..617468-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	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	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	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	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	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	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	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	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	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	XXX	
4509999999. Total - Preferred Stocks						0	XXX	0	0	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	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	XXX	
5989999999. Total - Common Stocks						0	XXX	0	0	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	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	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 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Bank of America Depository ... Richmond, VA			0	0	(1,254,515)	(1,389,370)	(1,396,474)	XXX
Austin, TX/San Antonio, TX			0	0	1,565,341	119,924	(3,180,937)	XXX
JPMorgan Chase—Depository ...			0	0	160,760	96,522	8,581	XXX
JPMorgan Chase Investments ... Brooklyn, NY			0	0				
0199998. Deposits in ... 0	depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	0	0	XXX
0199999. Totals - Open Depositories		XXX	XXX	0	0	471,586	(1,172,925)	(4,568,830)
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	XXX
0299999. Totals - Suspended Depositories		XXX	XXX	0	0	0	0	XXX
0399999. Total Cash on Deposit		XXX	XXX	0	0	471,586	(1,172,925)	(4,568,830)
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX	0	0	XXX
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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

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999. Total - U.S. Government Bonds						0	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						0	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						0	0	0
CORPORATE PAST 1.95			06/30/2024	.5.370		14,495.027	0	410.865
8409999999. Subtotal - Qualified Cash Pools Under SSAP No. 2R						14,495.027	0	410.865
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8609999999 - Total Cash Equivalents						14,495.027	0	410.865