



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

QUARTERLY STATEMENT

AS OF JUNE 30, 2025

OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

NAIC Group Code 0917 0901 NAIC Company Code 88366 Employer's ID Number 59-2760189

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

Country of Domicile United States of America

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

Incorporated/Organized 05/12/1978 Commenced Business 11/27/1976

Statutory Home Office 4400 East Commons Way, Suite 125 Columbus, OH, US 43219

Main Administrative Office 500 Great Circle Road Nashville, TN, US 37228

Mail Address 500 Great Circle Road Nashville, TN, US 37228

Primary Location of Books and Records 500 Great Circle Road Nashville, TN, US 37228

Internet Website Address www.HCSC.com

Statutory Statement Contact Renee Wilkins Feldman 512-531-1465

OFFICERS

Chief Executive Officer, President Stephen Devon Harris # Treasurer Lillian Michelle Sutton #

Secretary Arlene Keh Lim # OTHER Kimberly Ann Green #, Vice President, Compliance Eric Roger Schmid #, Vice President, Tax

DIRECTORS OR TRUSTEES

Kimberly Ann Green # Sachin Gupta # Stephen Devon Harris #

State of Tennessee SS: County of Davidson

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.

Signed by: Stephen Harris Signed by: Arlene Keh Lim Signed by: Lillian Sutton

Subscribed and sworn to before me this 8th day of August 2025 a Is this an original filing? Yes [X] No [ ]

