



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2025

OF THE CONDITION AND AFFAIRS OF THE

American Retirement Life Insurance Company

NAIC Group Code 0917 (Current) 0901 (Prior) NAIC Company Code 88366 Employer's ID Number 59-2760189

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

Country of Domicile United States of America

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

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

Statutory Home Office 4400 Easton Commons Way, Suite 125 (Street and Number) Columbus, OH, US 43219 (City or Town, State, Country and Zip Code)

Main Administrative Office 300 E. Randolph Street (Street and Number) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)

Mail Address 300 E. Randolph Street (Street and Number or P.O. Box) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 300 E. Randolph Street (Street and Number) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)

Internet Website Address www.HCSC.com

Statutory Statement Contact Mark Larson (Name) 972-766-4350 (Area Code) (Telephone Number) Mark_Larson@bcbstx.com (E-mail Address) 972-766-4360 (FAX Number)

OFFICERS

Chief Executive Officer, President Stephen Devon Harris # Secretary Arlene Keh Lim # Treasurer Lillian Michelle Sutton #

OTHER

Kimberly Ann Green #, Vice President, Compliance Minhe Yu #, Vice President Eric Roger Schmid #, Vice President, Tax Marlana Powell Pickering #, Assistant Secretary Mark Edmund Ochal #, Vice President

DIRECTORS OR TRUSTEES

Kimberly Ann Green # Sachin Gupta # Stephen Devon Harris # Eric Roger Schmid # Lillian Michelle Sutton #

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.

Stephen Devon Harris Chief Executive Officer, President Arlene Keh Lim Secretary Lillian Michelle Sutton Treasurer

Subscribed and sworn to before me this day of a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....

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	157,802,313		157,802,313	129,834,016
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)				
4.2 Properties held for the production of income (less \$0 encumbrances)				
4.3 Properties held for sale (less \$0 encumbrances)				
5. Cash (\$9,556,306), cash equivalents (\$46,839,031) and short-term investments (\$)	56,395,338		56,395,338	10,342,137
6. Contract loans (including \$0 premium notes)	1,641		1,641	1,510
7. Derivatives				
8. Other invested assets	1,051,396		1,051,396	1,055,412
9. Receivables for securities	50,000		50,000	
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	215,300,688		215,300,688	141,233,075
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,649,935		1,649,935	1,235,487
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	363,978	11,365	352,613	568,686
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	93,070		93,070	74,569
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	12,716		12,716	17,576
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				33,177,873
18.2 Net deferred tax asset	7,225,730	4,736,536	2,489,194	2,103,336
19. Guaranty funds receivable or on deposit	433,294		433,294	558,060
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	247		247	9,356
24. Health care (\$0) and other amounts receivable	1,529,372	1,529,372		
25. Aggregate write-ins for other than invested assets	322,928	322,928		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	226,931,958	6,600,201	220,331,757	178,978,018
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	226,931,958	6,600,201	220,331,757	178,978,018
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Other receivables and prepaid expenses	41,763	41,763		
2502. Disallowed IMR	281,165	281,165		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	322,928	322,928		

STATEMENT AS OF SEPTEMBER 30, 2025 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 \$ 498,859 less \$0 included in Line 6.3 (including \$0 Modco Reserve)	498,859	485,761
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	42,401,114	39,657,313
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....		
4. Contract claims:		
4.1 Life	11,360	6,492
4.2 Accident and health	42,183,802	32,225,266
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid		
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 \$0 Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco) ...		
6.3 Coupons and similar benefits (including \$0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums	907,659	815,623
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$88,775 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	88,775	257,882
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded		
9.4 Interest Maintenance Reserve		269,215
10. Commissions to agents due or accrued-life and annuity contracts \$0 , accident and health \$0 and deposit-type contract funds \$0	184,568	150,464
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	812,129	790,188
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	49,360	1,262,067
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	4,580,515	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee		
18. Amounts held for agents' account, including \$0 agents' credit balances		
19. Remittances and items not allocated	787,609	266,463
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$0 and interest thereon \$0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,411,762	1,282,061
24.02 Reinsurance in unauthorized and certified (\$0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	3,462,355	1,392,607
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	520,668	
24.10 Payable for securities lending		
24.11 Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	667,098	64,747
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	98,567,633	78,926,149
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	98,567,633	78,926,149
29. Common capital stock	2,000,000	2,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	122,231,601	122,231,601
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(2,467,477)	(24,179,732)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$0)		
36.2 .....0 shares preferred (value included in Line 30 \$0)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	119,764,124	98,051,869
38. Totals of Lines 29, 30 and 37	121,764,124	100,051,869
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	220,331,757	178,978,018
DETAILS OF WRITE-INS		
2501. Escheat Liabilities	667,098	64,747
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	667,098	64,747
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF SEPTEMBER 30, 2025 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	243,996,862	246,100,933	328,216,996
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	6,300,813	4,485,950	6,019,517
4. Amortization of Interest Maintenance Reserve (IMR)	(24,757)	66,744	89,124
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	(513)	7,682	10,079
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income		(17,540)	(17,540)
9. Totals (Lines 1 to 8.3)	250,272,405	250,643,769	334,318,176
10. Death benefits	30,147	50,576	65,744
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts	191,140,671	188,873,348	251,876,684
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	11,197		2,617
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds			
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	2,756,898	2,246,905	3,009,870
20. Totals (Lines 10 to 19)	193,938,913	191,170,829	254,954,915
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	6,246,475	7,892,169	10,144,480
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	15,760,036	11,361,792	15,730,157
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,892,291	6,633,130	7,973,447
25. Increase in loading on deferred and uncollected premiums	(105,354)	58,600	82,006
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	3,255	1,385	2,085
28. Totals (Lines 20 to 27)	220,735,616	217,117,905	288,887,090
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	29,536,789	33,525,864	45,431,086
30. Dividends to policyholders and refunds to members			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	29,536,789	33,525,864	45,431,086
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,441,553	9,146,055	(24,170,355)
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)	23,095,236	24,379,809	69,601,441
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 152,885 (excluding taxes of \$ (152,885) transferred to the IMR)	(152,885)	(15,175)	(17,427)
35. Net income (Line 33 plus Line 34)	22,942,351	24,364,634	69,584,014
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	100,051,869	73,379,417	73,379,417
37. Net income (Line 35)	22,942,351	24,364,634	69,584,014
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0			
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	979,335	2,049,140	(33,670,407)
41. Change in nonadmitted assets	(2,079,730)	1,026,881	25,922,167
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(129,701)	(142,409)	(163,322)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			(35,000,000)
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	21,712,255	27,298,246	26,672,452
55. Capital and surplus, as of statement date (Lines 36 + 54)	121,764,124	100,677,663	100,051,869
DETAILS OF WRITE-INS			
08.301. Other Revenue			
08.302. Interest on Agent balances		(17,540)	(17,540)
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)		(17,540)	(17,540)
2701. Penalties	3,255	1,385	2,085
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	3,255	1,385	2,085
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF SEPTEMBER 30, 2025 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	244,283,885	245,021,039	327,521,821
2. Net investment income	5,821,689	4,046,765	5,716,833
3. Miscellaneous income	(513)	(9,858)	(7,461)
4. Total (Lines 1 to 3)	250,105,061	249,057,946	333,231,193
5. Benefit and loss related payments	181,237,111	186,280,789	246,311,897
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	25,850,236	26,871,316	34,694,705
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(31,316,835)	10,039,000	11,832,456
10. Total (Lines 5 through 9)	175,770,512	223,191,105	292,839,058
11. Net cash from operations (Line 4 minus Line 10)	74,334,549	25,866,841	40,392,135
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	69,036,408	20,250,000	25,250,000
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds	520,668	1,581	1,581
12.8 Total investment proceeds (Lines 12.1 to 12.7)	69,557,076	20,251,581	25,251,581
13. Cost of investments acquired (long-term only):			
13.1 Bonds	97,664,035	28,512,934	28,512,934
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets		1,060,380	1,060,380
13.6 Miscellaneous applications	50,000		
13.7 Total investments acquired (Lines 13.1 to 13.6)	97,714,035	29,573,314	29,573,314
14. Net increase/(decrease) in contract loans and premium notes	131	121	121
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(28,157,090)	(9,321,854)	(4,321,854)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			(35,000,000)
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(124,258)	(11,682)	(239,750)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(124,258)	(11,682)	(35,239,750)
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) .	46,053,201	16,533,305	830,531
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	10,342,137	9,511,606	9,511,606
19.2 End of period (Line 18 plus Line 19.1)	56,395,338	26,044,911	10,342,137

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			
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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	78,536	89,210	116,680
2. Group life			
3. Individual annuities	700	1,947	2,147
4. Group annuities			
5. Accident & health	243,918,326	246,011,723	328,100,317
6. Fraternal			
7. Other lines of business			
8. Subtotal (Lines 1 through 7)	243,997,562	246,102,881	328,219,143
9. Deposit-type contracts			
10. Total (Lines 8 and 9)	243,997,562	246,102,881	328,219,143

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

On March 19, 2025, The Cigna Group completed the sale of its Medicare Advantage, Medicare Individual Stand-Alone Prescription Drug Plans, Medicare and Other Supplemental Benefits, and CareAllies businesses to Health Care Service Corporation ("HCSC"). The Company was included as part of this transaction. As a result of this sale, the Company's ultimate parent is now HCSC, effective as of the transaction closing date.

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 #	2025	2024
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 22,942,351	\$ 69,584,014
(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	\$ 22,942,351	\$ 69,584,014
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 121,764,124	\$ 100,051,869
(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	\$ 121,764,124	\$ 100,051,869

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
Cash equivalents, including money market mutual funds, are investments with original maturities of three months or less. Cash equivalents are principally stated at amortized cost, which approximate fair value. All money market mutual funds are stated at net asset value (NAV) as a practical expedient for the measurement of fair value. Short-term investments are those investments that, when purchased, have a maturity between three months and one year and are stated at amortized cost except for the short-term bonds with an NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Bonds not backed by other loans are stated at amortized cost using the interest rate method, except for those bonds with an NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Fair values are calculated based on the market prices provided by the custodian. If there are no market prices provided by the custodian, the fair value is calculated by the Company in conjunction with its investment advisors.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are carried at amortized cost, except for those loan-based securities with an initial NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Prepayment assumptions are obtained from Mortgage Industry Advisor Corporation (MAIC), Mortgage Industry Medians (MIMs), Moody's Analytics, and Reuters and the prospective adjustment method is used. Once a loan-backed security has recognized an other-than-temporary- impairment (OTTI), the security is prospectively accreted over its remaining life to the undiscounted estimate of principal recovery.

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.

Note 2 – Accounting Changes and Correction of Errors

Statement of Statutory Accounting Principles (SSAP) No. 26, Bonds, SSAP No. 43 Loan-Backed and Structured Securities, and other related SSAPs were updated as part of the NAIC's principle-based bond definition project. Under the new bond definition, bonds are classified as either an "issuer credit obligation" or an "asset-backed security" and must establish a creditor relationship. Securities that exhibit equity-like features will transition to a new accounting and reporting standards under SSAP No. 21, Other Admitted Assets. The revisions were effective January 1, 2025. Adoption of this guidance did not have a material impact on the Company's financial position and results of operations.

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

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 fixed-rate agency mortgage-backed securities are determined utilizing MIAC MIMs. MIMs are derived from a semimonthly dealer-consensus survey of long-term prepayment projections. Prepayment assumptions for other mortgage-backed, loan-backed and structured securities are obtained from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, data is obtained from Reuters which utilizes the median prepayment speed from contributors models.
- (2) In 2025, the Company has not recognized any other temporary investments parentheses (OTTIs) on loan backed securities that are classified under either intent to sell or under inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis.
- (3) The Company did not recognize any OTTIs on loan-backed securities during the period ended September 30, 2025.
- (4) All securities with an unrealized loss (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains), segregated by the amount of time the securities have been in an unrealized loss position, are as follows:

a. The aggregate amount of unrealized losses:	1 Less than 12 Months	\$ 25,017
	2 12 Months or Longer	\$ —
b. The aggregate related fair value of securities with unrealized losses:	1 Less than 12 Months	\$ 9,718,098
	2 12 Months or Longer	\$ —

- (5) The Company believes that all unrealized losses on individual securities are the result of normal price fluctuations due to market conditions and are not an indication of OTTI. Market conditions include interest rate fluctuations, credit quality, supply, and demand.

E. - R. Not Applicable

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

As a result of the sale of ARLIC to HCSC, services formerly provided to the Company by Cigna through various intercompany arrangements have been replaced by a Transition Services Agreement (“TSA”). Services under the TSA will expire at various times through 2026 as similar services become available to the Company through new intercompany arrangements with HCSC.

Note 11 – Debt

Not applicable.

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

On March 19, 2025, most all Cigna employees associated with the business sold to HCSC became employees of HCSC (“the conveying employees”). As a result of the sale, various benefits formerly provided to the conveying employees by Cigna were terminated and replaced by similar benefits provided by HCSC.

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

No significant changes.

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

- B. Assessments - There were no material impacts to existing or new guaranty fund assessments the nine months ended September 30, 2025.
- 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.

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 2025.

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

The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy that gives the highest rating 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 determine 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 Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). There were no changes in valuation techniques from the prior period.

Level 1 –	Inputs are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.
Level 2 –	Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads, and yield curves.
Level 3 –	Certain inputs are unobservable (supported by little or no market activity) and significant to the 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.
Net Asset Value (NAV) –	NAV per share is the amount of net assets attributable to each share of capital stock (other than senior equity securities, that is, preferred stock) outstanding at the close of the period. It excludes the effects of assuming conversion of outstanding convertible securities, whether or not their conversion would have a diluting effect.

In order to be classified as Level 1, unadjusted quoted market prices for identical assets or liabilities in active markets must be available. Fair values based on 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 observable or can be corroborated by market data for the term of the investment (e.g., market interest rates and volatilities, spreads, yield curves, reported trades, broker/dealer quotes, bids, and offers) are classified as Level 2. Fair values not determined using the methods applicable to Levels 1 and 2, such as using discounted cash flow analysis, incorporating current market inputs for similar financial instruments with comparable terms and credit quality (matrix pricing) or other methods, models, and assumptions that management believes market participants would use to determine a current transaction price are assigned to Level 3.

The Company's invested assets subject to this disclosure are priced principally through independent pricing services that obtain prices from reputable pricing vendors in the marketplace. Through contracted custodians and software vendors, the Company obtains prices for all securities and continually monitors and reviews the external pricing sources while actively attempting to resolve any pricing issues that may arise. These service providers use a market approach to find pricing of similar financial instruments.

These valuation techniques involve some level of management estimation and judgment, which become significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model, or input used.

- (1) Fair Value Measurements at Reporting Date

The following table summarizes fair value measurements by level as of September 30, 2025 for financial instruments carried at fair value:

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalents					
Exempt Money Market Mutual Funds	\$ —	\$ —	\$ —	\$ 30,388,656	\$ 30,388,656
Other Money Market Mutual Funds	\$ —	\$ —	\$ —	\$ 16,450,375	\$ 16,450,375
Total Assets at fair value	\$ —	\$ —	\$ —	\$ 46,839,031	\$ 46,839,031

The following table summarizes fair value measurements by level as of December 31, 2024 for financial instruments carried at fair value: None.

- (2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy
Not applicable
- (3) Level 3 Transfers
Not applicable
- (4) Valuation Techniques and Inputs
Not applicable

B. Other Fair Value Disclosures

Not applicable.

C. Fair Value Level

The following table provides the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of September 30, 2025:.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	(Carrying Value)
Bonds	\$ 157,871,666	\$ 157,802,313		\$ 157,871,666	\$	\$	\$
Other invested assets - surplus debentures	\$ 1,059,323	\$ 1,051,396		\$ 1,059,323	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 56,395,338	\$ 56,395,338	\$ 9,556,306	\$	\$	\$46,839,031	\$
Contract Loans		\$ 1,641			\$	\$	\$ 1,641

The following table provides the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2024:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	(Carrying Value)
Bonds	\$ 123,868,180	\$ 129,834,016	\$ 2,631,175	\$ 121,237,005	\$	\$	\$
Other invested assets - surplus debentures	\$ 1,032,657	\$ 1,055,412	\$ —	\$ 1,032,657	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 10,342,137	\$ 10,342,137	\$ (2,155,993)	\$ 12,498,130	\$	\$	\$
Contract Loans		\$ 1,510			\$	\$	\$ 1,510

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	\$ 1,641	8%	N/A	It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

- E. Investments Measured Using the NAV Practical Expedient
Not applicable

Note 21 – Other Items

No significant changes.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through November 14, 2025, the date financial statements were available to be issued.

Note 23 – Reinsurance

No significant changes.

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

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, 2024 were \$32,225,266. As of September 30, 2025, \$26,382,099 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3,967,666 as a result of re-estimation of unpaid claims principally on Medicare Supplement. Therefore, there has been a \$1,875,501 favorable prior year development since December 31, 2024 to September 30, 2025. 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, 2024 and September 30, 2025, reserves for LAE totaled \$438,877 and \$574,661.

The Company incurred \$2,313,021 and paid \$2,177,237 of loss adjustment expenses in the current year of which \$317,030 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 SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [] No [X]
- 1.2

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

Yes [] No []
- 2.1

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

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

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

Yes [X] No []
- 3.2

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

Yes [] No [X]
- 3.3

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

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

Yes [] No [X]
- 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.
- 4.1

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

Yes [] No [X]
- 4.2

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

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

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

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

12/31/2023
- 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).

06/30/2025
- 6.4

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

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

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

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

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

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

Yes [] No [X]
- 7.2

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

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

Yes [] No [X]
- 8.2

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

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

Yes [] No [X]
- 8.4

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

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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

Yes [X] No []
- 9.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
.....
- 9.3

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

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [X] No []
- 10.2

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

0

INVESTMENT

- 11.1

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

Yes [] No [X]
- 11.2

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

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

\$.....
13.

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

\$.....
- 14.1

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

Yes [] No [X]
- 14.2

If yes, please complete the following:

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

15.1

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

Yes [] No [X]

15.2

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

16.

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

16.1

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

\$

16.2

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

\$

16.3

Total payable for securities lending reported on the liability page.

\$
- 8.1

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
Wellington Management Company LLP	345 North Morgan Street, 4th Floor Chicago, Illinois 60607

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

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

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

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

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. 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
Lillian Michelle Sutton	I.....
Wellington Management Company LLP	U.....

- 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 [X] 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 [X] 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
106595	Wellington Management Company LLP	549300YHP12TEZNLX41	SEC	DS.....

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$.....

1.12

Residential Mortgages

\$.....

1.13

Commercial Mortgages

\$.....

1.14

Total Mortgages in Good Standing

\$0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$0

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

79.678 %

2.2

A&H cost containment percent

0.217 %

2.3

A&H expense percent excluding cost containment expenses

11.040 %

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:

5.1

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

Yes [] No [] N/A []

5.2

If no, explain:

6.1

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

Yes [] No []

6.2

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

Date	Outstanding Lien Amount
.....

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

			Direct Business Only					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
States, Etc.			1 Active Status (a)					
1.	Alabama	AL	L	2,465	3,755,965		3,758,430	
2.	Alaska	AK	N		43,783		43,783	
3.	Arizona	AZ	L	1,021	3,815,691		3,816,713	
4.	Arkansas	AR	L		7,879,729		7,879,729	
5.	California	CA	L		5,323,487		5,323,487	
6.	Colorado	CO	L	4,367	7,233,229		7,237,596	
7.	Connecticut	CT	N		126,637		126,637	
8.	Delaware	DE	L		912,296		912,296	
9.	District of Columbia	DC	N		32,308		32,308	
10.	Florida	FL	L		10,341,506		10,341,506	
11.	Georgia	GA	L	3,797	6,972,863		6,976,660	
12.	Hawaii	HI	N		30,123		30,123	
13.	Idaho	ID	N		197,085		197,085	
14.	Illinois	IL	L	6,706	6,338,979		6,345,685	
15.	Indiana	IN	L	2,866	9,841,317		9,844,184	
16.	Iowa	IA	L		4,575,578		4,575,578	
17.	Kansas	KS	L	1,982	5,167,410		5,169,392	
18.	Kentucky	KY	L	2,941	3,597,992		3,600,933	
19.	Louisiana	LA	L	1,049	7,687,053		7,688,102	
20.	Maine	ME	N		85,125		85,125	
21.	Maryland	MD	L		1,284,965		1,284,965	
22.	Massachusetts	MA	N	489	204,508		204,997	
23.	Michigan	MI	N		350,668		350,668	
24.	Minnesota	MN	L		249,889		249,889	
25.	Mississippi	MS	L	1,102	5,652,260		5,653,362	
26.	Missouri	MO	L	816	1,175,984		1,176,799	
27.	Montana	MT	L	943	4,868,841		4,869,784	
28.	Nebraska	NE	L	2,433	5,253,331		5,255,765	
29.	Nevada	NV	L	1,524	6,751,139		6,752,663	
30.	New Hampshire	NH	L		2,712,696		2,712,696	
31.	New Jersey	NJ	N		368,625		368,625	
32.	New Mexico	NM	L	2,182	3,295,997		3,298,178	
33.	New York	NY	N		253,134		253,134	
34.	North Carolina	NC	L		6,760,207		6,760,207	
35.	North Dakota	ND	L		276,054		276,054	
36.	Ohio	OH	L	4,869	8,345,097		8,349,967	
37.	Oklahoma	OK	L	2,402	4,533,253		4,535,655	
38.	Oregon	OR	L		188,980		188,980	
39.	Pennsylvania	PA	L	9,302	20,581,248		20,590,550	
40.	Rhode Island	RI	L		136,616		136,616	
41.	South Carolina	SC	L	3,309	8,957,053		8,960,362	
42.	South Dakota	SD	L	408	385,462		385,870	
43.	Tennessee	TN	L	3,670	16,742,880		16,746,550	
44.	Texas	TX	L	8,446	12,186,111	700	12,195,257	
45.	Utah	UT	L	812	2,588,103		2,588,915	
46.	Vermont	VT	N		41,893		41,893	
47.	Virginia	VA	L	8,325	29,661,962		29,670,287	
48.	Washington	WA	N		295,252		295,252	
49.	West Virginia	WV	L	1,011	4,253,540		4,254,551	
50.	Wisconsin	WI	L		5,340,770		5,340,770	
51.	Wyoming	WY	L		6,535,541		6,535,541	
52.	American Samoa	AS	N					
53.	Guam	GU	N		1,077		1,077	
54.	Puerto Rico	PR	N		3,817		3,817	
55.	U.S. Virgin Islands	VI	N		9,639		9,639	
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N					
58.	Aggregate Other Aliens	OT	XXX					
59.	Subtotal	XXX		79,236	700	244,204,749	244,284,685	
90.	Reporting entity contributions for employee benefits plans.....	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						
94.	Aggregate or other amounts not allocable by State.....	XXX						
95.	Totals (Direct Business).....	XXX		79,236	700	244,204,749	244,284,685	
96.	Plus Reinsurance Assumed.....	XXX						
97.	Totals (All Business).....	XXX		79,236	700	244,204,749	244,284,685	
98.	Less Reinsurance Ceded.....	XXX			800		800	
99.	Totals (All Business) less Reinsurance Ceded	XXX		79,236	(100)	244,204,749	244,283,885	
DETAILS OF WRITE-INS								
58001.	.....	XXX						
58002.	.....	XXX						
58003.	.....	XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	.....	XXX						
9402.	.....	XXX						
9403.	.....	XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....39

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

4. Q - Qualified - Qualified or accredited reinsurer.....

5. N - None of the above - Not allowed to write business in the state.....18

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

COMPANY	NAIC CODE	FEDERAL ID NUMBERS	DOMICILED STATE	PERCENTAGE OWNED BY PARENT
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	70670	36-1236610	IL	
DEARBORN LIFE INSURANCE COMPANY	71129	36-2598882	IL	100.00%
DEARBORN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	85090	22-3026145	NY	100.00%
DENTAL NETWORK OF AMERICA, LLC		36-3339483	DE	100.00%
DENTEMAX, LLC		38-2612298	DE	100.00%
DENTAL SOLUTIONS, INC.		20-1067299	MI	100.00%
HCSC PURCHASING, LLC		36-4186601	DE	100.00%
HCSC INSURANCE SERVICES COMPANY	78611	73-1350270	IL	100.00%
PRIME HEALTH HOLDINGS LLC		38-4358504	DE	38.98%
AVAILITY, LLC		59-3715944	DE	21.44%
CAREALLIES, INC.		81-2760646	DE	100.00%
CAREALLIES ACCOUNTABLE CARE COLLABORATIVE, LLC		85-0954556	DE	100.00%
CAREALLIES ACCOUNTABLE CARE SOLUTIONS, LLC		87-1813801	DE	100.00%
CAPITAL GROUP FOR BETTER HEALTH, LLC		88-4112374	DE	51.00%
COLLECTIVEHEALTH, INC.		46-3985383	DE	12.35%
GHS INSURANCE COMPANY	29718	73-1507369	OK	100.00%
GHS GENERAL INSURANCE AGENCY, INC.		73-1514691	OK	100.00%
GHS HEALTH MAINTENANCE ORGANIZATION, INC. D/B/A BLUELINCS HMO	11814	73-1191843	OK	100.00%
MEDECISION, INC.		23-2530889	PA	100.00%
CMH TECHNOLOGY SUBSIDIARY, LLC		82-4418148	DE	100.00%
EXCELL HEALTHCARE ADVISORS, LLC		88-4252820	DE	100.00%
GSI HEALTH, LLC		80-0849331	PA	100.00%
HEALTH INTELLIGENCE COMPANY LLC D/B/A BLUE HEALTH INTELLIGENCE		27-4269034	DE	10.64%
INNOVISTA, LLC		30-0802612	DE	100.00%
ESSENTIAL HEALTH PARTNERS, LLC		83-3093990	IL	40.00%
INNOVISTA HEALTH PARTNERS, LLC		99-4379181	TX	100.00%
INNOVISTA MEDICAL CENTER TEXAS, LLC D/B/A INNOVISTA MEDICAL CENTER		83-4213500	TX	100.00%
SILVER CROSS MSO, LLC		85-3005773	IL	13.33%
SOLERA HEALTH, INC.		47-5298764	DE	28.51%
TRIWEST ALLIANCE INC.		86-0813402	DE	15.51%
HCSC VENTURES, INC.		37-1789176	DE	100.00%
ALACURA HOLDINGS, INC. ¹		83-2215567	DE	23.18%
AVALON HEALTH SERVICES, LLC D/B/A AVALON HEALTHCARE SOLUTIONS		46-3019902	DE	17.61%
BLUECROSS BLUESHIELD VENTURES, INC.		26-2930757	DE	21.55%
BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.		26-2936839	DE	1.00%
BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.		26-2936839	DE	21.34%
COGITATIVO, INC.		47-1692551	DE	14.73%
HCSC ITC, LLC		82-1682951	DE	100.00%
HEALTHBOX CHICAGO III LLC		47-0970280	DE	36.27%
HCSC INVESTMENTS, LLC		87-4386908	DE	100.00%

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

ILLINOIS BLUE CROSS BLUE SHIELD INSURANCE COMPANY	16013	61-1782332	IL	100.00%
505 INSURANCE COMPANY	16359	38-3984430	NM	100.00%
TEXAS BLUE CROSS BLUE SHIELD INSURANCE COMPANY	15941	36-4836697	TX	100.00%
SOUTH WATER INSURANCE COMPANY		84-2710924	UT	100.00%
LUMINARE HEALTH BENEFITS, INC.		35-1846036	DE	100.00%
HCSC MEDICARE HOLDINGS INC.		99-1184798	DE	100.00%
HCSC MEDICARE INC.		99-1194574	DE	100.00%
CERES SALES OF OHIO, LLC		34-1970892	OH	100.00%
HEALTHSPRING HEALTHCARE OF COLORADO, INC. (FKA CIGNA HEALTHCARE OF COLORADO, INC.)	95604	84-1004500	CO	100.00%
HEALTHSPRING NATIONAL HEALTH INSURANCE COMPANY (FKA CIGNA NATIONAL HEALTH INSURANCE CO.)	61727	34-0970995	OH	100.00%
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY	67903	23-1335885	OH	100.00%
HEALTHSPRING INSURANCE COMPANY (FKA CIGNA INSURANCE COMPANY)	65269	75-2305400	OH	100.00%
HEALTHSPRING, INC.		20-1821898	DE	100.00%
NEWQUEST, LLC		76-0628370	TX	100.00%
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	12902	20-8534298	IL	100.00%
HEALTHSPRING MANAGEMENT OF AMERICA, LLC		20-8647386	DE	100.00%
HEALTHSPRING OF FLORIDA, INC.	11532	65-1129599	FL	100.00%
HEALTHSPRING USA, LLC		72-1559530	TN	100.00%
HOUQUEST, LLC		75-3108521	DE	100.00%
GULFQUEST, LP		76-0657035	TX	99.00%
NEWQUEST MANAGEMENT NORTHEAST, LLC		52-1929677	DE	100.00%
BRAVO HEALTH PENNSYLVANIA, INC.	11524	52-2363406	PA	100.00%
BRAVO HEALTH MID-ATLANTIC, INC.	10095	52-2259087	MD	100.00%
NEWQUEST MANAGEMENT ALABAMA, LLC		33-1033586	AL	100.00%
NEWQUEST MANAGEMENT OF FLORIDA, LLC		20-4954206	FL	100.00%
NEWQUEST MANAGEMENT OF ILLINOIS, LLC		77-0632665	IL	100.00%
TENNESSEE QUEST, LLC		20-5524622	TN	100.00%
TEXQUEST, LLC		75-3108527	DE	100.00%
GULFQUEST, LP		76-0657035	TX	1.00%
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	63-0343428	OH	100.00%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	88366	59-2760189	OH	100.00%
MEDCO CONTAINMENT INSURANCE COMPANY OF NEW YORK	34720	13-3506395	NY	100.00%
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	63762	42-1425239	PA	100.00%
STERLING LIFE INSURANCE COMPANY	77399	13-1867829	IL	100.00%
CIVICAScript, LLC		84-4777602	DE	0.00%
CARING FOR CHILDREN FOUNDATION OF TEXAS, INC.		75-2393811	TX	0.00%
THE OKLAHOMA CARING FOUNDATION, INC.		73-1470846	OK	0.00%
THE CARING FOUNDATION OF MONTANA, INC.		35-2613131	MT	0.00%
PLANITES CREDIT UNION		36-6057472	IL	0.00%
LIFETIME FEDERAL CREDIT UNION		75-6020171	TX	0.00%

¹Includes 2.78% passive investment through private equity funds.

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0917	HCSC GROUP	70670	36-1236610		0000350793		HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	.. IL	... UIP			.. 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
. 0917	HCSC GROUP	71129	36-2598882	003857522			DEARBORN LIFE INSURANCE COMPANY	.. IL	... IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
. 0917	HCSC GROUP	85090	22-3026145				DEARBORN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	.. NY	... IA	DEARBORN LIFE INSURANCE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	36-3339483				DENTAL NETWORK OF AMERICA, LLC	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	36-3339483				DENTAL NETWORK OF AMERICA, LLC	.. DE	... NIA	DEARBORN LIFE INSURANCE COMPANY	Board of Directors, Management Ownership, Board of Directors,	.. 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	0000001
		00000	38-2612298				DENTEMAX, LLC	.. DE	... NIA	DENTAL NETWORK OF AMERICA, LLC	Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	20-1067299				DENTAL SOLUTIONS, INC.	.. MI	... NIA	DENTEMAX, LLC	Ownership, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	0000002
		00000	36-4186601				HCSC PURCHASING, LLC	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
. 0917	HCSC GROUP	78611	73-1350270				HCSC INSURANCE SERVICES COMPANY	.. IL	... IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	26-0076803				PRIME HEALTH HOLDINGS LLC	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 39.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	59-3715944				AVAILITY, LLC	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 21.400	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... YES	
		00000	81-2760646				CAREALLIES, INC.	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	85-0954556				CAREALLIES ACCOUNTABLE CARE COLLABORATIVE, LLC	.. DE	... NIA	CAREALLIES, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	87-1813801				CAREALLIES ACCOUNTABLE CARE SOLUTIONS, LLC	.. DE	... NIA	CAREALLIES, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	88-4112374				CAPITAL GROUP FOR BETTER HEALTH, LLC	.. DE	... NIA	CAREALLIES, INC.	Ownership	.. 51.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... YES	
		00000	46-3985383				COLLECTIVEHEALTH, INC.	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 14.500	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
. 0917	HCSC GROUP	29718	73-1507369				GHS INSURANCE COMPANY	.. OK	... IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	73-1514691				GHS GENERAL INSURANCE AGENCY, INC.	.. OK	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
. 0917	HCSC GROUP	11814	73-1191843				GHS HEALTH MAINTENANCE ORGANIZATION, INC. D/B/A BLUEINCS HMO	.. OK	... IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... YES	
		00000	23-2530889		0001367705		MEDECISION, INC.	.. PA	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	82-4418148				CMH TECHNOLOGY SUBSIDIARY, LLC	.. DE	... NIA	MEDECISION, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	88-4252820				EXCELL HEALTHCARE ADVISORS, LLC	.. DE	... NIA	MEDECISION, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	80-0849331				GS1 HEALTH, LLC	.. PA	... NIA	MEDECISION, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	27-4269034		0001508432		HEALTH INTELLIGENCE COMPANY LLC D/B/A BLUE HEALTH INTELLIGENCE	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 10.600	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	30-0802612				INNOVISTA, LLC	.. DE	... NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	
		00000	83-3093990				ESSENTIAL HEALTH PARTNERS, LLC	.. IL	... NIA	INNOVISTA, LLC	Ownership, Board of Directors	.. 40.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO	

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.....		.....00000	99-4379181 ..	.....	.....	.....	INNOVISTA HEALTH PARTNERS, LLC .....	.. TX.....	.. NIA.....	INNOVISTA, LLC	Ownership.....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	83-4213500 ..	.....	.....	.....	INNOVISTA MEDICAL CENTER TEXAS, LLC D/B/A INNOVISTA MEDICAL CENTER .....	.. TX.....	.. NIA.....	INNOVISTA, LLC	Ownership, Board of Directors .....	..100.000	MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	85-3005773 ..	.....	.....	.....	SILVER CROSS MSO, LLC .....	.. IL.....	.. NIA.....	INNOVISTA, LLC	Ownership, Board of Directors .....	..13.300	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	.....
.....		.....00000	47-5298764 ..	.....	.....	.....	SOLERA HEALTH, INC. ....	.. DE.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors .....	..28.750	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	.....
.....		.....00000	86-0813402 ..	.....	.....	.....	TRIWEST ALLIANCE, INC. ....	.. DE.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors .....	..15.610	MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	.....
.....		.....00000	37-1789176 ..	.....	.....	.....	HCSC VENTURES, INC. ....	.. DE.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	83-2215567 ..	.....	.....	.....	ALACURA HOLDINGS, INC. ....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors .....	..23.180	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	0000007 ..
.....		.....00000	46-3019902 ..	.....	.....	.....	AVALON HEALTH SERVICES, LLC D/B/A AVALON HEALTHCARE SOLUTIONS .....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors .....	..18.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	26-2930757 ..	.....	0001439779 ..	.....	BLUECROSS BLUESHIELD VENTURES, INC. ....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors .....	..21.600	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	26-2936839 ..	.....	0001439778 ..	.....	BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P. ....	.. DE.....	.. NIA.....	BLUECROSS BLUESHIELD VENTURES, INC.	Ownership, Management .....	..1.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	0000003 ..
.....		.....00000	26-2936839 ..	.....	0001439778 ..	.....	BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P. ....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors .....	..21.300	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	0000003 ..
.....		.....00000	47-1692551 ..	.....	.....	.....	COGITATIVO, INC .....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors .....	..11.900	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	82-1682951 ..	.....	.....	.....	HCSC ITC, LLC .....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	47-0970280 ..	.....	0001612123 ..	.....	HEALTHBOX CHICAGO III LLC .....	.. DE.....	.. NIA.....	HCSC VENTURES, INC.	Ownership.....	..36.300	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	87-4386908 ..	.....	.....	.....	HCSC INVESTMENTS, LLC .....	.. DE.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....16013	61-1782332 ..	.....	.....	.....	ILLINOIS BLUE CROSS BLUE SHIELD INSURANCE COMPANY .....	.. IL.....	.. IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....16359	38-3984430 ..	.....	.....	.....	505 INSURANCE COMPANY .....	.. NM.....	.. IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....15941	36-4836697 ..	.....	.....	.....	TEXAS BLUE CROSS BLUE SHIELD INSURANCE COMPANY .....	.. TX.....	.. IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	.....
.....		.....00000	84-2710924 ..	.....	.....	.....	SOUTH WATER INSURANCE COMPANY .....	.. UT.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	0000004 ..
.....		.....00000	35-1846036 ..	.....	.....	.....	LUMINARE HEALTH BENEFITS, INC. ....	.. DE.....	.. NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... YES.....	.....
.....		.....00000	99-1184798 ..	.....	.....	.....	HCSC MEDICARE HOLDINGS INC. ....	.. DE.....	.. UIP.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	99-1194574 ..	.....	.....	.....	HCSC MEDICARE INC. ....	.. DE.....	.. UIP.....	HCSC MEDICARE HOLDINGS INC.	Ownership, Board of Directors, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
.....		.....00000	34-1970892 ..	.....	.....	.....	CERES SALES OF OHIO, LLC .....	.. OH.....	.. NIA.....	HCSC MEDICARE INC.	Ownership, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....95604	84-1004500 ..	.....	.....	.....	HEALTHSPRING HEALTHCARE OF COLORADO, INC. (FKA CIGNA HEALTHCARE OF COLORADO, INC.) ....	.. CO.....	.. IA.....	HCSC MEDICARE INC.	Ownership, Board, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....61727	34-0970995 ..	.....	.....	.....	HEALTHSPRING NATIONAL HEALTH INSURANCE COMPANY (FKA CIGNA NATIONAL HEALTH INSURANCE COMPANY) .....	.. OH.....	.. IA.....	HCSC MEDICARE INC.	Ownership, Board, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....
. 0917 ...	HCSC GROUP .....	.....67903	23-1335885 ..	.....	.....	.....	PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY .....	.. OH.....	.. IA.....	CIGNA NATIONAL HEALTH INSURANCE COMPANY ...	Ownership, Board, Management .....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	... NO.....	.....

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Rela- tion- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
. 0917	HCSC GROUP	65629	75-2305400				HEALTHSPRING INSURANCE COMPANY (FKA CIGNA INSURANCE COMPANY)	.. OH.	..... IA.	PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-1821898				HEALTHSPRING, INC.	.. DE.	..... NIA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0628370				NEWQUEST, LLC	.. TX.	..... NIA.	HEALTHSPRING, INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	12902	20-8534298				HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	.. IL.	..... IA.	NEWQUEST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-8647386				HEALTHSPRING MANAGEMENT OF AMERICA, LLC	.. DE.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	11532	65-1129599				HEALTHSPRING OF FLORIDA, INC.	.. FL.	..... IA.	NEWQUEST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	72-1559530				HEALTHSPRING USA, LLC	.. TN.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	75-3108521				HOUQUEST, LLC	.. DE.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0657035				GULFQUEST, LP	.. TX.	..... NIA.	HOUQUEST, LLC	Ownership, Management	99.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000003
		00000	52-1929677				NEWQUEST MANAGEMENT NORTHEAST, LLC	.. DE.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	11524	52-2363406				BRAVO HEALTH PENNSYLVANIA, INC.	.. PA.	..... IA.	NEWQUEST MANAGEMENT NORTHEAST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	10095	52-2259087				BRAVO HEALTH MID-ATLANTIC, INC.	.. MD.	..... IA.	NEWQUEST MANAGEMENT NORTHEAST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	33-1033586				NEWQUEST MANAGEMENT ALABAMA, LLC	.. AL.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-4954206				NEWQUEST MANAGEMENT OF FLORIDA, LLC	.. FL.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	77-0632665				NEWQUEST MANAGEMENT OF ILLINOIS, LLC	.. IL.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-5524622				TENNESSEE QUEST, LLC	.. TN.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	75-3108527				TEXQUEST, LLC	.. DE.	..... NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0657035				GULFQUEST, LP	.. TX.	..... NIA.	TEXQUEST, LLC	Ownership, Management	1.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000003
. 0917	HCSC GROUP	65722	63-0343428				LOYAL AMERICAN LIFE INSURANCE COMPANY	.. OH.	..... UDP.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	88366	59-2760189				AMERICAN RETIREMENT LIFE INSURANCE COMPANY MEDCO CONTAINMENT INSURANCE COMPANY OF NEW YORK	.. OH.	..... RE.	LOYAL AMERICAN LIFE INSURANCE COMPANY	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	34720	13-3506395					.. NY.	..... IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	63762	42-1425239				MEDCO CONTAINMENT LIFE INSURANCE COMPANY	.. PA.	..... IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	77399	13-1867829				STERLING LIFE INSURANCE COMPANY	.. IL.	..... IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	84-4777602				CIVICAScript, LLC	.. DE.	..... NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000008
		00000	75-2393811				CARING FOR CHILDREN FOUNDATION OF TEXAS, INC.	.. TX.	..... NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000004
		00000	35-2613131				THE CARING FOUNDATION OF MONTANA, INC.	.. MT.	..... NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000004

SCHEDULE Y
PART 1A - DETAILS 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)	*
....00000	73-1470846 ..	.....	.....	.....	THE OKLAHOMA CARING FOUNDATION, INC. ....	.. OK.....	.....NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management .....	.. 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	.... NO.....	0000005 .
....00000	36-6057472 ..	.....	.....	.....	PLANITES CREDIT UNION .....	.. IL.....	.....NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management .....	.. 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	.... NO.....	0000006 .
....00000	75-6020171 ..	.....	.....	.....	LIFETIME FEDERAL CREDIT UNION .....	.. TX.....	.....NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management .....	.. 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY .....	.... NO.....	0000006 .

Asterisk	Explanation
0000001	Except in this case, Column 11 includes only those entities with an ownership interest in a corresponding downstream subsidiary (DS) listed in Column 8
0000002	Ownership (shell company)
0000003	Reflect direct ownership percentages only
0000004	Majority of the directors are employees or directors of HCSC
0000005	6 of 10 directors are employees of HCSC, all officers are HCSC employees, and HCSC provides support and staffing
0000006	All members and directors are current or former HCSC and affiliate employees and their families, and HCSC provides support
0000007	Includes 2.78% passive investment through private equity funds.
0000008	HCSC controls 1 of 10 board seats

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

AUGUST FILING

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

Explanation:

1.
2.
3.
4.
5.
6.
7.

Bar Code:

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



NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,055,412	
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, depreciation and proportional amortization	4,016	4,968
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)	1,051,396	1,055,412
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	1,051,396	1,055,412

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	129,834,006	126,503,944
2. Cost of bonds and stocks acquired	97,664,035	28,512,934
3. Accrual of discount	176,722	188,381
4. Unrealized valuation increase/(decrease)		
5. Total gain (loss) on disposals	(728,022)	263
6. Deduct consideration for bonds and stocks disposed of	69,036,408	25,250,000
7. Deduct amortization of premium	108,030	121,516
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	157,802,303	129,834,006
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	157,802,303	129,834,006

STATEMENT AS OF SEPTEMBER 30, 2025 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
ISSUER CREDIT OBLIGATIONS (ICO)								
1. NAIC 1 (a)	48,181,103	6,872,765	8,970,872	814,475	67,247,381	48,181,103	46,897,472	34,024,447
2. NAIC 2 (a)	74,891,733	910,000	12,696,593	(789,462)	89,973,164	74,891,733	62,315,679	95,311,071
3. NAIC 3 (a)	4,686,430	612,788	440,956	2,685	498,562	4,686,430	4,860,946	498,498
4. NAIC 4 (a)	1,836,313			413		1,836,313	1,836,726	
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total ICO	129,595,579	8,395,553	22,108,421	28,111	157,719,107	129,595,579	115,910,823	129,834,016
ASSET-BACKED SECURITIES (ABS)								
8. NAIC 1	29,090,784	11,397,624	627,452	(11,196)		29,090,784	39,849,761	
9. NAIC 2		2,041,734		(4)			2,041,730	
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total ABS	29,090,784	13,439,359	627,452	(11,200)		29,090,784	41,891,491	
PREFERRED STOCK								
15. NAIC 1								
16. NAIC 2								
17. NAIC 3								
18. NAIC 4								
19. NAIC 5								
20. NAIC 6								
21. Total Preferred Stock								
22. Total ICO, ABS & Preferred Stock	158,686,363	21,834,911	22,735,873	16,911	157,719,107	158,686,363	157,802,313	129,834,016

(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 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	12,498,132	14,449,248
2. Cost of cash equivalents acquired	240,246,977	245,763,884
3. Accrual of discount		
4. Unrealized valuation increase/(decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	205,906,075	247,715,000
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	46,839,033	12,498,132
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	46,839,033	12,498,132

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 SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
452151-LF-8	ILLINOIS ST	09/24/2025	Various		1,343,201	1,321,912	22,569	1.G FE
0049999999	Subtotal - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)						22,569	XXX
167725-AC-4	CHICAGO ILL TRAN AUTH SALES & TRANSFER T	09/16/2025	RAYMOND JAMES/FI		1,431,250	1,267,042	25,738	1.E FE
649855-NJ-8	NEW YORK STATE DORMITORY AUTHORITY	08/08/2025	Morgan Stanley		160,000	160,000		1.E FE
769036-BT-0	RIVERSIDE CALIF PENSION OBLIG	09/15/2025	CHASE SECURITIES INC		2,642,850	3,000,000	33,749	1.C FE
0059999999	Subtotal - Issuer Credit Obligations - Municipal Bonds - Special Revenues				4,234,100	4,427,042	59,487	XXX
007944-AN-1	ADVENTIST HEALTH SYSTEM/WEST	09/10/2025	RBC Dain Rauscher (US)		910,000	910,000		2.A FE
081788-AA-2	BENEFIS HEALTH SYSTEM INC	08/27/2025	Barclays Bank		1,295,464	1,275,000		1.E FE
38528U-AE-6	GRAND CANYON UNIVERSITY	08/25/2025	FIRST UNION CAPITAL		612,788	625,000	12,901	3.A FE
0089999999	Subtotal - Issuer Credit Obligations - Corporate Bonds (Unaffiliated)				2,818,251	2,810,000	12,901	XXX
0489999999	Total - Issuer Credit Obligations (Unaffiliated)				8,395,553	8,558,953	94,958	XXX
0499999999	Total - Issuer Credit Obligations (Affiliated)							XXX
0509999997	Total - Issuer Credit Obligations - Part 3				8,395,553	8,558,953	94,958	XXX
0509999998	Total - Issuer Credit Obligations - Part 5				XXX	XXX	XXX	XXX
0509999999	Total - Issuer Credit Obligations				8,395,553	8,558,953	94,958	XXX
3133KP-4X-3	FH RA8038 - RMBS	08/25/2025	Unknown		1,460,403	1,509,460	4,717	1.A
3140QQ-BY-0	FN CB4554 - RMBS	08/25/2025	Unknown		1,565,305	1,615,539	5,049	1.A
31427M-NZ-0	FH SL0407 - RMBS	08/25/2025	Unknown		905,307	899,998	3,438	1.A
31427N-ZC-6	FH SL1638 - RMBS	08/01/2025	MIZUHO SECURITIES USA INC.		1,507,733	1,813,814	378	1.A
1039999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)				5,438,749	5,838,812	13,581	XXX
05594G-AA-3	BSTN 25HUB A - CMBS	09/29/2025	FIRST UNION CAPITAL		375,000	375,000	844	1.A FE
1079999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)				375,000	375,000	844	XXX
34532B-AE-1	FORDO 2025-B B - ABS	09/23/2025	Barclays Bank		1,379,724	1,380,000		1.B FE
62957C-AA-4	NYCTL 25A A - ABS	09/10/2025	CHASE SECURITIES INC		1,049,899	1,050,000		1.A FE
1119999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)				2,429,623	2,430,000		XXX
63943G-AA-0	NAVTR 251 A - ABS	09/17/2025	MIZUHO SECURITIES USA INC.		419,991	420,000		1.F FE
91326E-AA-3	UNIT 251 A2 - ABS	09/18/2025	SALOMON BROTHERS INC		1,282,910	1,250,000	12,040	1.G FE
98919W-AG-8	ZAYO 252 A2 - ABS	09/05/2025	Montgomery		1,451,352	1,400,000	4,167	1.G FE
1519999999	Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Practical Expedient - Lease-Backed Securities - Practical Expedient (Unaffiliated)				3,154,253	3,070,000	16,207	XXX
476681-AD-3	JMIKE 241 A2 - ABS	09/18/2025	Barclays Bank		1,271,734	1,243,750	6,620	2.B FE
87342R-AL-8	BELL 2025-1 A22 - ABS	09/09/2025	Barclays Bank		770,000	770,000		2.B FE
1539999999	Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Practical Expedient - Other Non-Financial Asset-Backed Securities Securities - Practical Expedient (Unaffiliated)				2,041,734	2,013,750	6,620	XXX
1889999999	Total - Asset-Backed Securities (Unaffiliated)				13,439,359	13,727,562	37,252	XXX
1899999999	Total - Asset-Backed Securities (Affiliated)							XXX
1909999997	Total - Asset-Backed Securities - Part 3				13,439,359	13,727,562	37,252	XXX
1909999998	Total - Asset-Backed Securities - Part 5				XXX	XXX	XXX	XXX
1909999999	Total - Asset-Backed Securities				13,439,359	13,727,562	37,252	XXX
2009999999	Total - Issuer Credit Obligations and Asset-Backed Securities				21,834,911	22,286,515	132,209	XXX
4509999997	Total - Preferred Stocks - Part 3					XXX		XXX
4509999998	Total - Preferred Stocks - Part 5				XXX	XXX	XXX	XXX
4509999999	Total - Preferred Stocks					XXX		XXX
5989999997	Total - Common Stocks - Part 3					XXX		XXX
5989999998	Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks					XXX		XXX
5999999999	Total - Preferred and Common Stocks					XXX		XXX
6009999999	Totals				21,834,911	XXX	132,209	XXX

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STATEMENT AS OF SEPTEMBER 30, 2025 OF THE AMERICAN RETIREMENT LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Ident- ification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
4509999999. Total - Preferred Stocks						XXX													XXX	XXX
5989999997. Total - Common Stocks - Part 4						XXX													XXX	XXX
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						XXX													XXX	XXX
5999999999. Total - Preferred and Common Stocks						XXX													XXX	XXX
6009999999 - Totals					22,719,497	XXX	22,592,199	13,671,508		25,359		25,359		22,735,873		(16,376)	(16,376)	692,425	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of America Depository ... Richmond, VA		0.000			7,145,434	(1,100,373)	(739,612)	XXX.
Austin, TX/San Antonio, TX								
JPMorgan Chase--Depository		0.000			4,610,633	8,370,255	9,550,929	XXX.
Northern Trust		0.000			1,014	1,014	719	XXX.
Wells Fargo		0.000			721,816	720,092	744,270	XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			12,478,897	7,990,988	9,556,305	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			12,478,897	7,990,988	9,556,305	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....							
.....							
.....							
.....							
.....							
.....							
.....							
.....							
0599999. Total - Cash	XXX	XXX			12,478,897	7,990,988	9,556,305	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]