



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 Code09170901NAIC Company Code88366Employer's ID Number59-2760189

(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

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

Incorporated/Organized05/12/1978Commenced Business11/27/1978

Statutory Home Office4400 Easton Commons Way, Suite 125Columbus, OH, US 43219

(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office300 E. Randolph Street

(Street and Number)

Chicago, IL, US 60601312-653-6000

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address300 E. Randolph StreetChicago, IL, US 60601

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records300 E. Randolph Street

(Street and Number)

Chicago, IL, US 60601312-653-6000

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.HCSC.com

Statutory Statement ContactMark Larson972-766-4350

(Name)(Area Code) (Telephone Number)

Mark.Larson@bcbstx.com972-766-4360

(E-mail Address)(FAX Number)

OFFICERS

Chief Executive Officer, PresidentStephen Devon Harris #TreasurerLillian Michelle Sutton #

SecretaryArlene Keh Lim #

OTHER

Kimberly Ann Green #, Vice President, ComplianceEric Roger Schmid #, Vice President, TaxMark Edmund Ochal #, Vice President

Minhe Yu #, Vice PresidentMarlena Powell Pickering #, Assistant Secretary

DIRECTORS OR TRUSTEES

Kimberly Ann Green #Sachin Gupta #Stephen Devon Harris #

Eric Roger Schmid #Lillian Michelle Sutton #

State ofTennesseeSS:

County ofDavidson

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signed by:Stephen Harris2F43B4E6B374ECStephen Devon HarrisChief Executive Officer, President

Docusigned by:Arlene Keh Lim3E9B0410400B4AEEArlene Keh LimSecretary

Signed by:Lillian SuttonCA143F002766472Lillian Michelle SuttonTreasurer

Subscribed and sworn to before me this 6th day of November 2025
Kathleen G. Yates

- 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.....

