



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

QUARTERLY STATEMENTAS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE**American Retirement Life Insurance Company**NAIC Group Code 0917 0901 NAIC Company Code 88366 Employer's ID Number 59-2760189Organized under the Laws of Ohio, State of Domicile or Port of Entry OHCountry of Domicile United States of AmericaLicensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []Incorporated/Organized 05/12/1978 Commenced Business 11/27/1978Statutory Home Office 4400 Easton Commons Way, Suite 125 Columbus, OH, US 43219
(Street and Number) (City or Town, State, Country and Zip Code)Main Administrative Office 300 E. Randolph Street Chicago, IL, US 60601
(Street and Number) (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)Mail Address 300 E. Randolph Street Chicago, IL, US 60601
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)Primary Location of Books and Records 300 E. Randolph Street Chicago, IL, US 60601
(Street and Number) (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)Internet Website Address www.HCSC.comStatutory Statement Contact Mark Larson 972-766-4350
(Name) (Area Code) (Telephone Number)
Mark.Larson@cbstx.com 972-766-4360
(E-mail Address) (FAX Number)**OFFICERS**Chief Executive Officer, President Stephen Devon Harris # Treasurer Lillian Michelle Sutton #
Secretary Arlene Keh Lim #**OTHER**Kimberly Ann Green #, Vice President, Compliance Eric Roger Schmid #, Vice President, Tax Mark Edmund Ochal #, Vice President
Minhe Yu #, Vice President Marlena Powell Pickering #, Assistant Secretary**DIRECTORS OR TRUSTEES**Kimberly Ann Green # Sachin Gupta # Stephen Devon Harris #
Eric Roger Schmid # Lillian Michelle Sutton #State of Tennessee SS: Davidson
County of

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

Signed by:

Stephen Harris

2P4384E0BF374EC

Stephen Devon Harris
Chief Executive Officer, President

DocuSigned by:

Arlene Keh Lim

DE960416496D4AE

Arlene Keh Lim
Secretary

Signed by:

Lillian Sutton

CA143-F002765472

Lillian Michelle Sutton
Treasurer

a. Is this an original filing?
 b. If no,
 1. State the amendment number.....
 2. Date filed
 3. Number of pages attached.....

Yes [X] No []

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