



ANNUAL STATEMENT  
For the Year Ended December 31, 2011  
OF THE CONDITION AND AFFAIRS OF THE  
UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code	0000 (Current Period)	0535 (Prior Period)	NAIC Company Code	63819	Employer's ID Number	23-1640528
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Incorporated/Organized	05/06/1964		Commenced Business	05/06/1964		
Statutory Home Office	4675 Cornell Road, Suite 160 (Street and Number)		Cincinnati, OH 45241 (City or Town, State and Zip Code)			
Main Administrative Office	Cincinnati, OH 45241 (City or Town, State and Zip Code)		4675 Cornell Road, Suite 160 (Street and Number)	(513)247-0711 (Area Code) (Telephone Number)		
Mail Address	P.O. Box 625700 (Street and Number or P.O. Box)		Cincinnati, OH 45262-5700 (City or Town, State and Zip Code)			
Primary Location of Books and Records	Cincinnati, OH 45241 (City or Town, State and Zip Code)		4675 Cornell Road, Suite 160 (Street and Number)	(513)247-0711 (Area Code) (Telephone Number)		
Internet Website Address	www.uflife.com					
Statutory Statement Contact	Beth Adkins (Name)		(513)824-6764 (Area Code)(Telephone Number)(Extension)			
	badkins@uflife.com (E-Mail Address)		(513)247-5040 (Fax Number)			

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/President/CEO
Janeen Rene Rutherford	Secretary
Beth Anne Adkins	Treasurer

VICE-PRESIDENTS

Beth Anne Adkins, Vice President # Janeen Rene Rutherford, Assistant Vice President  
Jay Cresson Hardy, Senior Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham # Thomas Cresson Hardy  
Alexander Meeker Clark  
Jay Cresson Hardy John Joseph Waller #  
John Bernard Yanko

State of Ohio  
County of Hamilton ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the 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.

(Signature)	(Signature)	(Signature)
Thomas Hardy	Janeen Rutherford	Beth Adkins
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this	a. Is this an original filing?	Yes[X] No[ ]
20th day of February, 2012	b. If no,	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	
(Notary Public Signature)		

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols.1-2)	Net Admitted Assets
1.	Bonds (Schedule D) .....	118,920,109		118,920,109	101,180,229
2.	Stocks (Schedule D)				
2.1	Preferred stocks .....				
2.2	Common Stocks .....				
3.	Mortgage loans on real estate (Schedule B):				
3.1	First liens .....				
3.2	Other than first liens .....				
4.	Real estate (Schedule A):				
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 (\$.....2,379,136 Schedule E Part 1), cash equivalents (\$.....0 Schedule E Part 2) and short-term investments (\$.....412,201 Schedule DA) .....	2,791,337		2,791,337	282,598
6.	Contract loans (including \$.....0 premium notes) .....	65,679		65,679	28,943
7.	Derivatives (Schedule DB) .....				
8.	Other invested assets (Schedule BA) .....	600,000	600,000		
9.	Receivables for securities .....				
10.	Securities Lending Reinvested Collateral Assets (Schedule DL) .....				
11.	Aggregate write-ins for invested assets .....				
12.	Subtotals, cash and invested assets (Lines 1 to 11) .....	122,377,125	600,000	121,777,125	101,491,770
13.	Title plants less \$.....0 charged off (for Title insurers only) .....				
14.	Investment income due and accrued .....	1,485,794		1,485,794	1,317,488
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection .....	17,756		17,756	17,260
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums) .....	1,962,279		1,962,279	1,749,265
15.3	Accrued retrospective premiums .....				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers .....				
16.2	Funds held by or deposited with reinsured companies .....				
16.3	Other amounts receivable under reinsurance contracts .....	153,679		153,679	57,814
17.	Amounts receivable relating to uninsured plans .....				
18.1	Current federal and foreign income tax recoverable and interest thereon .....				107,341
18.2	Net deferred tax asset .....	2,214,236	1,120,877	1,093,359	1,224,000
19.	Guaranty funds receivable or on deposit .....	30,298		30,298	
20.	Electronic data processing equipment and software .....	81,552	66,983	14,569	10,960
21.	Furniture and equipment, including health care delivery assets (\$.....0) .....	8,029	8,029		
22.	Net adjustment in assets and liabilities due to foreign exchange rates .....				
23.	Receivables from parent, subsidiaries and affiliates .....				
24.	Health care (\$.....0) and other amounts receivable .....	625,567	625,567		
25.	Aggregate write-ins for other than invested assets .....	16,971	16,971		
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	128,973,287	2,438,428	126,534,859	105,975,898
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28.	Total (Lines 26 and 27) .....	128,973,287	2,438,428	126,534,859	105,975,898
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.	Premiums Receivable .....	3,588	3,588		
2502.	Prepaid Expenses .....	13,382	13,382		
2503.	.....				
2598.	Summary of remaining write-ins for Line 25 from overflow page .....				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	16,971	16,971		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....109,106,708 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve) .....	109,106,708	91,748,535
2.	Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Column 1) (including \$.....0 Modco Reserve) .....		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve) .....		
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10, and 11) .....	746,976	555,319
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10, and 11) .....		
5.	Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10) .....		
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1	Dividends apportioned for payment (including \$.....0 Modco) .....		
6.2	Dividends 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 (Exhibit 1, Part 1, Column 1, sum of Lines 4 and 14) .....	12,164	18,037
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts .....		
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3	Other amounts payable on reinsurance; including \$.....0 assumed and \$.....1,089,844 ceded .....	1,089,844	505,854
9.4	Interest Maintenance Reserve (IMR, Line 6) .....	1,103,736	904,629
10.	Commissions to agents due or accrued-life and annuity contracts \$.....0 accident and health \$.....0 and deposit-type contract funds \$.....0 .....	5,571	39,000
11.	Commissions and expense allowances payable on reinsurance assumed .....		
12.	General expenses due or accrued (Exhibit 2, Line 12, Column 6) .....	326,398	386,171
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 (Exhibit 3, Line 9, Col. 5) .....	321,659	239,991
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses) .....	68,791	7,498
15.2	Net deferred tax liability .....		
16.	Unearned investment income .....		
17.	Amounts withheld or retained by company as agent or trustee .....	76,166	34
18.	Amounts held for agents' account, including \$.....657,630 agents' credit balances .....	657,630	462,612
19.	Remittances and items not allocated .....	608,343	540,364
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 (AVR, Line 16, Column 7) .....	326,228	245,402
24.02	Reinsurance in unauthorized companies .....		
24.03	Funds held under reinsurance treaties with unauthorized reinsurers .....	125,567	34,370
24.04	Payable to parent, subsidiaries and affiliates .....		31,602
24.05	Drafts outstanding .....		74,363
24.06	Liability for amounts held under uninsured plans .....		
24.07	Funds held under coinsurance .....		
24.08	Derivatives .....		
24.09	Payable for securities .....		
24.10	Payable for securities lending .....		
24.11	Capital notes \$.....0 and interest thereon \$.....0 .....		
25.	Aggregate write-ins for liabilities .....	1,173,915	2,087
26.	TOTAL Liabilities excluding Separate Accounts Business (Lines 1 to 25) .....	115,749,696	95,795,868
27.	From Separate Accounts Statement .....		
28.	TOTAL LIABILITIES (Lines 26 and 27) .....	115,749,696	95,795,868
29.	Common capital stock .....	2,524,500	2,524,500
30.	Preferred capital stock .....		
31.	Aggregate write-ins for other than special surplus funds .....		
32.	Surplus Notes .....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Column 2 plus Page 4, Line 51.1, Column 1) .....	2,584,370	2,584,370
34.	Aggregate write-ins for special surplus funds .....	566,954	708,539
35.	Unassigned funds (surplus) .....	5,109,339	4,362,621
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) .....	8,260,663	7,655,530
38.	TOTALS of Lines 29, 30 and 37 (Page 4, Line 55) .....	10,785,163	10,180,030
39.	TOTALS of Lines 28 and 38 (Page 2, Line 28, Column 3) .....	126,534,859	105,975,898
DETAILS OF WRITE-INS			
2501.	Accrued interest on policy and contract funds .....		2,087
2502.	Amount payable to TPA's .....	1,173,915	
2503.	.....		
2598.	Summary of remaining write-ins for Line 25 from overflow page .....		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	1,173,915	2,087
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.	Adoption of SSAP No. 10R .....	566,954	708,539
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) .....	566,954	708,539

SUMMARY OF OPERATIONS

		1	2
		Current Year	Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col.11) .....	39,002,729	33,873,925
2.	Considerations for supplementary contracts with life contingencies .....		
3.	Net investment income (Exhibit of Net Investment Income Line 17) .....	5,220,191	4,669,763
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	168,131	78,515
5.	Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Column 1) .....	8,994,056	8,799,097
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 .....		3
9.	TOTALS (Lines 1 to 8.3) .....	53,385,107	47,421,303
10.	Death benefits .....	15,185,194	12,623,778
11.	Matured endowments (excluding guaranteed annual pure endowments) .....		
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Columns 4 + 8) .....		
13.	Disability benefits and benefits under accident and health contracts .....		
14.	Coupons, guaranteed annual pure endowments and similar benefits .....		
15.	Surrender benefits and other fund withdrawals for life contracts .....	102,162	98,199
16.	Group conversions .....		
17.	Interest and adjustments on contract or deposit-type contract funds .....	936	2,196
18.	Payments on supplementary contracts with life contingencies .....		
19.	Increase in aggregate reserves for life and accident and health contracts .....	17,358,173	15,777,629
20.	TOTALS (Lines 10 to 19) .....	32,646,466	28,501,802
21.	Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Column 1) .....	14,567,807	13,828,841
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Column 1) .....		
23.	General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4) .....	2,930,242	2,380,775
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Columns 1 + 2 + 3) .....	1,367,427	865,610
25.	Increase in loading on deferred and uncollected premiums .....	192,756	288,118
26.	Net transfers to or (from) Separate Accounts net of reinsurance .....		
27.	Aggregate write-ins for deductions .....		
28.	TOTALS (Lines 20 to 27) .....	51,704,698	45,865,146
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	1,680,410	1,556,157
30.	Dividends to policyholders .....		
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	1,680,410	1,556,157
32.	Federal and foreign income taxes incurred (excluding tax on capital gains) .....	277,825	242,313
33.	Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	1,402,585	1,313,844
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.0 (excluding taxes of \$.91,810 transferred to the IMR) .....		
35.	Net Income (Line 33 plus Line 34) .....	1,402,585	1,313,844
CAPITAL AND SURPLUS ACCOUNT			
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Column 2) .....	10,180,030	8,113,486
37.	Net Income (Line 35) .....	1,402,585	1,313,844
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 .....	132,803	954,152
41.	Change in nonadmitted assets .....	(849,430)	(123,888)
42.	Change in liability for reinsurance in unauthorized companies .....		
43.	Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4) .....		
44.	Change in asset valuation reserve .....	(80,826)	(77,564)
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2 Column 2 minus Column 1) .....		
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 .....		
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) .....	605,133	2,066,544
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	10,785,163	10,180,030
DETAILS OF WRITE-INS			
08.301.	Other Income .....		3
08.302.	.....		
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) .....		3
2701.	.....		
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) .....		
5301.	Adoption of SSAP No. 10R additional admitted DTA .....	(141,585)	708,539
5302.	Reclass DTA of additional admitted DTA from special surplus to unassigned surplus .....	141,585	(708,539)
5303.	.....		
5398.	Summary of remaining write-ins for Line 53 from overflow page .....		
5399.	TOTALS (Lines 5301 through 5303 plus 5398) (Line 53 above) .....		

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance .....	38,590,591	33,319,487
2.	Net investment income .....	5,236,413	4,565,154
3.	Miscellaneous income .....	8,994,056	8,799,100
4.	Total (Lines 1 through 3) .....	52,821,060	46,683,741
5.	Benefit and loss related payments .....	14,512,645	12,720,310
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7.	Commissions, expenses paid and aggregate write-ins for deductions .....	18,913,613	16,919,884
8.	Dividends paid to policyholders .....		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses) .....	201,001	521,129
10.	Total (Lines 5 through 9) .....	33,627,260	30,161,323
11.	Net cash from operations (Line 4 minus Line 10) .....	19,193,800	16,522,418
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds .....	19,654,290	18,614,553
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 .....		(208)
12.7	Miscellaneous proceeds .....		
12.8	Total investment proceeds (Lines 12.1 to 12.7) .....	19,654,290	18,614,345
13.	Cost of investments acquired (long-term only):		
13.1	Bonds .....	37,108,777	35,342,010
13.2	Stocks .....		
13.3	Mortgage loans .....		
13.4	Real estate .....		
13.5	Other invested assets .....	600,000	
13.6	Miscellaneous applications .....		
13.7	Total investments acquired (Lines 13.1 to 13.6) .....	37,708,777	35,342,010
14.	Net increase (decrease) in contract loans and premium notes .....	36,736	(5,211)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(18,091,223)	(16,722,454)
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 .....		
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) .....	1,406,162	(99,376)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	1,406,162	(99,376)
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) .....	2,508,739	(299,412)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year .....	282,598	582,010
19.2	End of year (Line 18 plus Line 19.1) .....	2,791,337	282,598

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001			
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

9

		1	2	Ordinary			6	Group		Accident and Health			12
		Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1.	Premiums and annuity considerations for life and accident and health contracts	39,002,729		3,469,801				35,532,928					
2.	Considerations for supplementary contracts with life contingencies												
3.	Net investment income	5,220,191		1,594,231				3,625,960					
4.	Amortization of Interest Maintenance Reserve (IMR)	168,131		55,478				112,653					
5.	Separate Accounts net gain from operations excluding unrealized gains or losses												
6.	Commissions and expense allowances on reinsurance ceded	8,994,056		8,994,196			(140)						
7.	Reserve adjustments on reinsurance ceded												
8.	Miscellaneous Income												
	8.1 Fees associated with income from investment mngmt., admin., and contract guarantees (From S.A.)												
	8.2 Charges and fees for deposit-type contracts												
	8.3 Aggregate write-ins for miscellaneous income												
9.	TOTALS (Lines 1 to 8.3)	53,385,107		14,113,706			(140)	39,271,542					
10.	Death benefits	15,185,194		4,612,990				10,572,204					
11.	Matured endowments (excluding guaranteed annual pure endowments)												
12.	Annuity benefits												
13.	Disability benefits and benefits under accident and health contracts												
14.	Coupons, guaranteed annual pure endowments and similar benefits												
15.	Surrender benefits and withdrawals for life contracts	102,162		53,676				48,486					
16.	Group conversions												
17.	Interest and adjustments on contract or deposit-type contract funds	936		1,155				(219)					
18.	Payments on supplementary contracts with life contingencies												
19.	Increase in aggregate reserves for life and accident and health contracts	17,358,173		(295,671)				17,653,845					
20.	TOTALS (Lines 10 to 19)	32,646,466		4,372,150				28,274,316					
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	14,567,807		8,779,718			(140)	5,788,230					
22.	Commissions and expense allowances on reinsurance assumed												
23.	General insurance expenses	2,930,243		275,501				2,654,742					
24.	Insurance taxes, licenses and fees, excluding federal income taxes	1,367,426		421,201				946,225					
25.	Increase in loading on deferred and uncollected premiums	192,756		(106,040)				298,796					
26.	Net transfers to or (from) Separate Accounts net of reinsurance												
27.	Aggregate write-ins for deductions												
28.	TOTALS (Lines 20 to 27)	51,704,698		13,742,530			(140)	37,962,309					
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 - Line 28)	1,680,409		371,176				1,309,233					
30.	Dividends to policyholders												
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 - Line 30)	1,680,409		371,176				1,309,233					
32.	Federal income taxes incurred (excluding tax on capital gains)	277,825		83,347				194,478					
33.	Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,402,585		287,829				1,114,756					
DETAILS OF WRITE-INS													
08.301. Other income													
08.302.													
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)													
2701.													
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)													

(a) Includes the following amounts for FEGLI/SGLI: Line 1 \$.....0,Line 10 \$.....0, Line 16 \$.....0, Line 23 \$.....0,Line 24 \$.....0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1  Total	2  Industrial Life	Ordinary			6  Credit Life (Group and Individual)	Group	
			3  Life Insurance	4  Individual Annuities	5  Supplementary Contracts		7  Life Insurance	8  Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	91,748,535		36,297,291				55,451,244	
2. Tabular net premiums or considerations .....	23,049,175		1,561,781				21,487,394	
3. Present value of disability claims incurred .....					X X X			
4. Tabular interest .....	4,024,893		1,448,396				2,576,497	
5. Tabular less actual reserve released .....								
6. Increase in reserve on account of change in valuation basis .....								
7. Other increases (net) .....	5,045,920		491,525				4,554,395	
8. Totals (Lines 1 to 7) .....	123,868,523		39,798,993				84,069,530	
9. Tabular cost .....	5,216,497		749,831		X X X		4,466,666	
10. Reserves released by death .....	9,443,156		2,993,867	X X X	X X X		6,449,289	X X X
11. Reserves released by other terminations (net) .....	102,162		53,676				48,486	
12. Annuity, supplementary contract, and disability payments involving life contingencies .....								
13. Net transfers to or (from) Separate Accounts .....								
14. Total deductions (Lines 9 to 13) .....	14,761,815		3,797,374				10,964,441	
15. Reserve December 31, current year .....	109,106,708		36,001,619				73,105,089	

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a)..... 322,568	..... 332,368
1.1	Bonds exempt from U.S. tax .....	(a)..... 4,956,520	..... 5,115,043
1.2	Other bonds (unaffiliated) .....	(a).....	
1.3	Bonds of affiliates .....	(a).....	
2.1	Preferred stocks (unaffiliated) .....	(b).....	
2.11	Preferred stocks of affiliates .....	(b).....	
2.2	Common stocks (unaffiliated) .....		
2.21	Common stocks of affiliates .....		
3.	Mortgage loans .....	(c).....	
4.	Real estate .....	(d).....	
5.	Contract loans .....	..... 4,124	..... 4,124
6.	Cash, cash equivalents and short-term investments .....	(e)..... 260	..... 260
7.	Derivative instruments .....	(f).....	
8.	Other invested assets .....		
9.	Aggregate write-ins for investment income .....	..... (397)	..... (397)
10.	Total gross investment income .....	..... 5,283,075	..... 5,451,397
11.	Investment expenses .....		(g)..... 231,206
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....
13.	Interest expense .....		(h).....
14.	Depreciation on real estate and other invested assets .....		(i).....
15.	Aggregate write-ins for deductions from investment income .....		
16.	Total deductions (Lines 11 through 15) .....		..... 231,206
17.	Net Investment income (Line 10 minus Line 16) .....		..... 5,220,191
DETAILS OF WRITE-INS			
0901.	Interest Adjustment - JPMCC .....	..... (397)	..... (397)
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....		
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	..... (397)	..... (397)
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		
1599.	TOTALS (Lines 1501 through 1503 plus 1598) (Line 15, above) .....		
(a) Includes \$.....225,622 accrual of discount less \$.....399,273 amortization of premium and less \$.....326,762 paid for accrued interest on purchases.			
(b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.			
(c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.			
(d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.			
(e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.			
(f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.			
(g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.			
(h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.			
(i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.			

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	..... 22,740		..... 22,740		
1.1	Bonds exempt from U.S. tax .....					
1.2	Other bonds (unaffiliated) .....	..... 436,308		..... 436,308		
1.3	Bonds of affiliates .....					
2.1	Preferred stocks (unaffiliated) .....					
2.11	Preferred stocks of affiliates .....					
2.2	Common stocks (unaffiliated) .....					
2.21	Common stocks of affiliates .....					
3.	Mortgage loans .....					
4.	Real estate .....					
5.	Contract loans .....					
6.	Cash, cash equivalents and short-term investments .....					
7.	Derivative instruments .....					
8.	Other invested assets .....					
9.	Aggregate write-ins for capital gains (losses) .....					
10.	Total capital gains (losses) .....	..... 459,048		..... 459,048		
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page ..					
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9, above) ..					



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH POLICIES AND CONTRACTS

		1	2	Ordinary		5	Group		Accident and Health			11
				3	4		6	7	8	9	10	
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)												
1.	Uncollected .....	13,591					13,591					
2.	Deferred and accrued .....	1,405,790		16,111			1,389,678					
3.	Deferred, accrued and uncollected:											
3.1	Direct .....	2,041,764		638,495			1,403,269					
3.2	Reinsurance assumed .....											
3.3	Reinsurance ceded .....	622,384		622,384								
3.4	Net (Line 1 + Line 2) .....	1,419,380		16,111			1,403,269					
4.	Advance .....	4,647					4,647					
5.	Line 3.4 - Line 4 .....	1,414,734		16,111			1,398,622					
6.	Collected during year:											
6.1	Direct .....	7,525,478		4,089,459			3,436,019					
6.2	Reinsurance assumed .....											
6.3	Reinsurance ceded .....	4,048,334		4,048,334								
6.4	Net .....	3,477,144		41,125			3,436,019					
7.	Line 5 + Line 6.4 .....	4,891,877		57,237			4,834,641					
8.	Prior year (uncollected + deferred and accrued - advance) .....	1,328,205		19,461			1,308,744					
9.	First year premiums and considerations:											
9.1	Direct .....	5,634,250		2,108,353			3,525,897					
9.2	Reinsurance assumed .....											
9.3	Reinsurance ceded .....	2,070,577		2,070,577								
9.4	Net (Line 7 - Line 8) .....	3,563,672		37,776			3,525,897					
SINGLE												
10.	Single premiums and considerations:											
10.1	Direct .....	28,776,670		1,148,653		(802)	27,628,819					
10.2	Reinsurance assumed .....											
10.3	Reinsurance ceded .....	(802)				(802)						
10.4	Net .....	28,777,473		1,148,653			27,628,819					
RENEWAL												
11.	Uncollected .....	24,087		8,370			15,718					
12.	Deferred and accrued .....	2,629,874		862,028			1,767,847					
13.	Deferred, accrued and uncollected:											
13.1	Direct .....	13,197,625		11,414,061			1,783,564					
13.2	Reinsurance assumed .....											
13.3	Reinsurance ceded .....	10,543,663		10,543,663								
13.4	Net (Line 11 + Line 12) .....	2,653,961		870,397			1,783,564					
14.	Advance .....	7,517		4,033			3,484					
15.	Line 13.4 - Line 14 .....	2,646,444		866,364			1,780,080					
16.	Collected during year:											
16.1	Direct .....	27,849,714		24,111,203			3,738,511					
16.2	Reinsurance assumed .....											
16.3	Reinsurance ceded .....	21,513,739		21,513,739								
16.4	Net .....	6,335,975		2,597,464			3,738,511					
17.	Line 15 + Line 16.4 .....	8,982,419		3,463,828			5,518,591					
18.	Prior year (uncollected + deferred and accrued - advance) .....	2,320,835		1,180,456			1,140,379					
19.	Renewal premiums and considerations:											
19.1	Direct .....	28,863,794		24,485,582			4,378,212					
19.2	Reinsurance assumed .....											
19.3	Reinsurance ceded .....	22,202,210		22,202,210								
19.4	Net (Line 17 - Line 18) .....	6,661,584		2,283,372			4,378,212					
TOTAL												
20.	TOTAL premiums and annuity considerations:											
20.1	Direct .....	63,274,714		27,742,588		(802)	35,532,928					
20.2	Reinsurance assumed .....											
20.3	Reinsurance ceded .....	24,271,985		24,272,787		(802)						
20.4	Net (Lines 9.4 + 10.4 + 19.4) .....	39,002,729		3,469,801			35,532,928					

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS  
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums .....											
22. All other .....											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded .....	5,183,182		5,183,182								
23.2 Reinsurance assumed .....											
23.3 Net ceded less assumed .....	5,183,182		5,183,182								
24. Single:											
24.1 Reinsurance ceded .....	(140)				(140)						
24.2 Reinsurance assumed .....											
24.3 Net ceded less assumed .....	(140)				(140)						
25. Renewal:											
25.1 Reinsurance ceded .....	3,811,014		3,811,014								
25.2 Reinsurance assumed .....											
25.3 Net ceded less assumed .....	3,811,014		3,811,014								
26. TOTALS:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	8,994,056		8,994,196		(140)						
26.2 Reinsurance assumed (Page 6, Line 22) .....											
26.3 Net ceded less assumed .....	8,994,056		8,994,196		(140)						
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single) .....	7,136,033		5,209,066			1,926,967					
28. Single .....	4,004,424		156,748		(140)	3,847,816					
29. Renewal .....	3,427,350		3,413,903			13,447					
30. Deposit-type contract funds .....											
31. TOTALS (to agree with Page 6, Line 21) .....	14,567,807		8,779,718		(140)	5,788,230					

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3			
		Life	Cost Containment	All Other Lines of Business	Investment	Total	
1.	Rent .....	72,652				72,652	
2.	Salaries and wages .....	1,504,969				1,504,969	
3.11	Contributions for benefit plans for employees .....	157,535				157,535	
3.12	Contributions for benefit plans for agents .....						
3.21	Payments to employees under non-funded benefit plans .....						
3.22	Payments to agents under non-funded benefit plans .....						
3.31	Other employee welfare .....	6,153				6,153	
3.32	Other agent welfare .....	14,128				14,128	
4.1	Legal fees and expenses .....	141,706				141,706	
4.2	Medical examination fees .....	38				38	
4.3	Inspection report fees .....	11,464				11,464	
4.4	Fees of public accountants and consulting actuaries .....	145,015				145,015	
4.5	Expense of investigation and settlement of policy claims .....						
5.1	Traveling expenses .....	36,086				36,086	
5.2	Advertising .....	13,002				13,002	
5.3	Postage, express, telegraph and telephone .....	95,419				95,419	
5.4	Printing and stationery .....	110,039				110,039	
5.5	Cost or depreciation of furniture and equipment .....	4,530				4,530	
5.6	Rental of equipment .....	6,164				6,164	
5.7	Cost or depreciation of EDP equipment and software .....	442,884				442,884	
6.1	Books and periodicals .....	1,871				1,871	
6.2	Bureau and association fees .....	21,975				21,975	
6.3	Insurance, except on real estate .....	16,745				16,745	
6.4	Miscellaneous losses .....	3,530				3,530	
6.5	Collection and bank service charges .....	40,212				40,212	
6.6	Sundry general expenses .....	43,097				43,097	
6.7	Group service and administration fees .....	16,917				16,917	
6.8	Reimbursements by uninsured plans .....						
7.1	Agency expense allowance .....						
7.2	Agents' balances charged off (less \$.....0 recovered) .....	234				234	
7.3	Agency conferences other than local meetings .....	23,877				23,877	
9.1	Real estate expenses .....						
9.2	Investment expenses not included elsewhere .....				231,206	231,206	
9.3	Aggregate write-ins for expenses .....						
10.	General expenses Incurred .....	2,930,242			231,206	(a)..... 3,161,448	
11.	General expenses unpaid December 31, prior year .....	336,367			49,804	386,171	
12.	General expenses unpaid December 31, current year .....	265,721			60,677	326,398	
13.	Amounts receivable relating to uninsured plans, prior year .....						
14.	Amounts receivable relating to uninsured plans, current year .....						
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14) .....	3,000,888			220,333	3,221,221	
DETAILS OF WRITE-INS							
09.301.	.....						
09.302.	.....						
09.303.	.....						
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page .....						
09.399.	TOTALS (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above) .....						

(a) Includes management fees of \$.....0 to affiliates and \$.....10,393 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business		
					Investment	Total
1.	Real estate taxes					
2.	State insurance department licenses and fees	283,097				283,097
3.	State taxes on premiums	988,437				988,437
4.	Other state taxes, incl. \$.....0 for employee benefits	6,359				6,359
5.	U.S. Social Security taxes	89,534				89,534
6.	All other taxes					
7.	Taxes, licenses and fees incurred	1,367,427				1,367,427
8.	Taxes, licenses and fees unpaid December 31, prior year	239,991				239,991
9.	Taxes, licenses and fees unpaid December 31, current year	321,659				321,659
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,285,759				1,285,759

EXHIBIT 4 - DIVIDENDS OR REFUNDS

			1	2
			Life	Accident and Health
1.	Applied to pay renewal premiums .....			
2.	Applied to shorten the endowment or premium-paying period .....			
3.	Applied to provide paid-up additions .....			
4.	Applied to provide paid-up annuities .....			
5.	Total (Lines 1 through 4) .....			
6.	Paid-in cash .....			
7.	Left on deposit .....			
8.	Aggregate write-ins for dividend or refund options .....			
9.	Total (Lines 5 through 8) .....			
10.	Amount due and unpaid .....			
11.	Provision for dividends or refunds payable in the following calendar year .....			
12.	Terminal dividends .....			
13.	Provision for deferred dividend contracts .....			
14.	Amount provisionally held for deferred dividend contracts not included in line 13 .....			
15.	Total (Lines 10 through 14) .....			
16.	Total from prior year .....			
17.	Total dividends or refunds (Lines 9 + 15 - 16) .....			
DETAILS OF WRITE-INS				
0801.	.....			
0802.	.....			
0803.	.....			
0898.	Summary of remaining write-ins for Line 8 from overflow page .....			
0899.	TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above) .....			

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance (Gross)					
125% 2001 CSO ALB 4% NL IPC	65,364,621		13,270,378		52,094,243
1980 CSO ALB 4.5% CRVM CNF	32,008,084		30,424,374		1,583,710
1980 CSO ALB 4% CRVM CNF	20,843,157		19,926,525		916,632
1980 CSO ALB 4% NL IPC	8,899,714		4,905,659		3,994,055
1980 CSO ALB 4.5% NL IPC	6,122,853		3,632,016		2,490,837
1980 CSO ALB 3.5% CRVM CNF	7,968,872		5,119,155		2,849,717
2001 CSO ALB 4% CRVM CNF	6,845,242		2,605,136		4,240,106
125% 2001 CSO ALB 4% CRVM CNF	6,203,178		2,175,589		4,027,589
125% 2001 CSO ALB 4% NS CRVM CNF	3,384,035		3,384,035		
2001 CSO ALB 4% NS CRVM CNF	3,385,705		3,385,705		
2001 CSO ALB 4% NL IPC	1,439,272		699,738		739,534
1958 CSO 3.5% CRVM ALB	1,313,731		1,313,731		
125% 2001 CSO ALB 4% SM CRVM CNF	1,219,278		1,219,278		
1958 CET 3% NLP ANB	527,505		527,505		
1980 CSO 5% CRVM ALB	474,926		474,926		
250% 2001 CSO ALB 4% NS CRVM CNF	712,882		712,882		
1958 CSO 3% CRVM ANB	393,928		393,928		
1980 CSO 4.5% CRVM ALB	316,302		316,302		
1958 CET 3.5% NLP ALB	282,185		282,185		
140% 2001 CSO ALB 4% NS CRVM CNF	485,480		485,480		
250% 2001 CSO ALB 4% SM CRVM CNF	197,120		197,120		
125% 2001 CSO ALB 4.00% CNF	157,150		76,074		81,076
2001 CSO ALB 4.00% CNF	122,326		71,680		50,646
1980 CET ALB 3.5% CNF	127,144		113,293		13,851
1980 CET ALB 4.5% CNF	53,053		43,560		9,493
1980 CSO 4.5% CRVM ANB	21,292		21,292		
1958 CET 3% NLP ALB	25,762		25,762		
1958 CSO 3% NLP ALB	22,133		22,133		
2001 CSO ALB 4% M NS CRVM CNF	18,914		5,314		13,600
1958 CSO 3% CRVM ALB	13,872		13,872		
1980 CET 5% NLP ALB	8,758		8,758		
1980 CET ALB 4% CNF	1,804		1,804		
1958 CET 4.5% NLP	1,674			1,674	
0199997 Subtotal - Life Insurance (Gross)	168,961,951		95,855,188	1,674	73,105,089
0199998 Reinsurance Ceded	59,855,243		59,853,569	1,674	
0199999 Totals - (Net)	109,106,708		36,001,619		73,105,089
0299998 Reinsurance Ceded		X X X		X X X	
0299999 Totals - (Net)		X X X		X X X	
0399998 Reinsurance Ceded					
0399999 Totals - (Net)					
Accidental Death Benefits (Gross)					
1959 ADB 4% CNF	344,933		344,933		
1959 ADB 4.5% CNF	152,776		152,776		
0499997 Subtotal - Accidental Death Benefits (Gross)	497,709		497,709		
0499998 Reinsurance Ceded	497,709		497,709		
0499999 Totals - (Net)					
Disability-Active Lives (Gross)					
1991 LTC NH 1980 CSO ALB 4% CNF	94,045		94,045		
1991 LTC NH 1980 CSO ALB 4.5% CNF	153,956		153,956		
1991 LTC NH 2001 CSO ALB 4% NS CNF	128,812		128,812		
1991 LTC NH 2001 CSO ALB 4% SM CNF	21,104		21,104		
0599997 Subtotal - Disability-Active Lives (Gross)	397,917		397,917		
0599998 Reinsurance Ceded	397,917		397,917		
0599999 Totals - (Net)					
Disability-Disabled Lives (Gross)					
1952 PER 2 1958 CSO 2.5%	77,744		77,744		
0699997 Subtotal - Disability-Disabled Lives (Gross)	77,744		77,744		
0699998 Reinsurance Ceded	77,744		77,744		
0699999 Totals - (Net)					
Miscellaneous Reserves (Gross)					
DEFICIENCY RESERVES	252,134		252,134		
0799997 Subtotal - Miscellaneous Reserves (Gross)	252,134		252,134		
0799998 Reinsurance Ceded	252,134		252,134		
0799999 Totals - (Net)					
9999999 Totals - (Net) -Page 3, Line 1	109,106,708		36,001,619		73,105,089

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts?

1.2 If not, state which kind is issued.  
Non-Participating

Yes[ ] No[X]

2.1 Does the reporting entity at present issue both participating and non-participating contracts?

2.2 If not, state which kind is issued.  
Non-Participating

Yes[ ] No[X]

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes[X] No[ ]

4. Has the reporting entity any assessment or stipulated premium contracts in force?

If so, state:

4.1 Amount of insurance?

4.2 Amount of reserve?

4.3 Basis of reserve

4.4 Basis of regular assessments

4.5 Basis of special assessments

4.6 Assessments collected during the year

Yes[ ] No[X]

\$ ..... 0

\$ ..... 0

\$ ..... 0

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

6.1 If so, state the amount of reserve on such contracts on the basis actually held:

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1, and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:  
Attach statement of methods employed in their valuation.

Yes[ ] No[X]

\$ ..... 0

\$ ..... 0

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements?

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount

7.3 State the amount of reserves established for this business:

7.4 Identify where the reserves are reported in the blank

Yes[ ] No[X]

\$ ..... 0

\$ ..... 0

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 Total (Column 4 Only) .....			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves .....									
2. Additional contract reserves (a) .....									
3. Additional actuarial reserves - Asset/Liability analysis .....									
4. Reserve for future contingent benefits .....									
5. Reserve for rate credits .....									
6. Aggregate write-ins for reserves .....									
7. Totals (Gross) .....									
8. Reinsurance ceded .....									
9. TOTALS (NET) .....									
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....									
11. Additional actuarial reserves - Asset/Liability analysis .....									
12. Reserve for future contingent benefits .....									
13. Aggregate write-ins for reserves .....									
14. TOTALS (Gross) .....									
15. Reinsurance ceded .....									
16. TOTALS (Net) .....									
17. TOTAL (Net) .....									
18. TABULAR FUND INTEREST .....									
DETAILS OF WRITE-INS									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....									
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above) .....									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....									
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above) .....									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.:

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	10,209	.....	.....	10,209	.....	.....
2. Deposits received during the year .....	6,049	.....	.....	6,049	.....	.....
3. Investment earnings credited to the account .....	428	.....	.....	428	.....	.....
4. Other net change in reserves .....		.....	.....		.....	.....
5. Fees and other charges assessed .....		.....	.....		.....	.....
6. Surrender charges .....		.....	.....		.....	.....
7. Net surrender or withdrawal payments .....		.....	.....		.....	.....
8. Other net transfers to or (from) Separate Accounts .....		.....	.....		.....	.....
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8) .....	16,686	.....	.....	16,686	.....	.....
10. Reinsurance balance at the beginning of the year .....	(10,209)	.....	.....	(10,209)	.....	.....
11. Net change in reinsurance assumed .....		.....	.....		.....	.....
12. Net change in reinsurance ceded .....	6,477	.....	.....	6,477	.....	.....
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12) .....	(16,686)	.....	.....	(16,686)	.....	.....
14. Net balance at the end of current year after reinsurance (Lines 9 + 13) .....		.....	.....		.....	.....

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

16

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and Unpaid:											
	1.1 Direct .....											
	1.2 Reinsurance assumed .....											
	1.3 Reinsurance ceded .....											
	1.4 Net .....											
2.	In course of settlement:											
	2.1 Resisted:											
	2.11 Direct .....											
	2.12 Reinsurance assumed .....											
	2.13 Reinsurance ceded .....											
	2.14 Net .....			(b).....	(b).....		(b).....	(b).....				
	2.2 Other:											
	2.21 Direct .....	1,546,436		1,173,537				372,899				
	2.22 Reinsurance assumed .....											
	2.23 Reinsurance ceded .....	992,460		992,460								
	2.24 Net .....	553,976		(b)..... 181,077	(b).....		(b).....	(b)..... 372,899		(b).....	(b).....	(b).....
3.	Incurred but unreported:											
	3.1 Direct .....	359,553		216,510			43	143,000				
	3.2 Reinsurance assumed .....											
	3.3 Reinsurance ceded .....	166,553		166,510			43					
	3.4 Net .....	193,000		(b)..... 50,000	(b).....		(b).....	(b)..... 143,000		(b).....	(b).....	(b).....
4.	TOTALS:											
	4.1 Direct .....	1,905,989		1,390,047			43	515,899				
	4.2 Reinsurance assumed .....											
	4.3 Reinsurance ceded .....	1,159,014		1,158,971			43					
	4.4 Net .....	746,976	(a).....	(a)..... 231,077			(a).....	515,899				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.  
(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).



EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1.	Settlements during the year:											
1.1	Direct .....	25,398,225		15,050,645			6,411	10,341,169				
1.2	Reinsurance assumed .....											
1.3	Reinsurance ceded .....	10,404,686		10,398,275			6,411					
1.4	Net (d).....	14,993,539		4,652,370				10,341,169				
2.	Liability December 31, current year from Part 1:											
2.1	Direct .....	1,905,989		1,390,047			43	515,899				
2.2	Reinsurance assumed .....											
2.3	Reinsurance ceded .....	1,159,014		1,158,971			43					
2.4	Net .....	746,976		231,077				515,899				
3.	Amounts recoverable from reinsurers December 31, current year .....											
4.	Liability December 31, prior year:											
4.1	Direct .....	1,670,099		1,385,069			168	284,862				
4.2	Reinsurance assumed .....											
4.3	Reinsurance ceded .....	1,114,780		1,114,612			168					
4.4	Net .....	555,319		270,457				284,862				
5.	Amounts recoverable from reinsurers December 31, prior year .....											
6.	Incurred benefits:											
6.1	Direct .....	25,634,115		15,055,623			6,286	10,572,206				
6.2	Reinsurance assumed .....											
6.3	Reinsurance ceded .....	10,448,920		10,442,634			6,286					
6.4	Net .....	15,185,196		4,612,990				10,572,206				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.0 in Line 1.1, \$.0 in Line 1.4, \$.0 in Line 6.1 and \$.0 in Line 6.4.  
(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.0 in Line 1.1, \$.0 in Line 1.4, \$.0 in Line 6.1 and \$.0 in Line 6.4.  
(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.0 in Line 1.1, \$.0 in Line 1.4, \$.0 in Line 6.1 and \$.0 in Line 6.4.  
(d) Includes \$.0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D) .....			
2.	Stocks (Schedule D):			
2.1	Preferred stocks .....			
2.2	Common stocks .....			
3.	Mortgage loans on real estate (Schedule B):			
3.1	First liens .....			
3.2	Other than first liens .....			
4.	Real estate (Schedule A):			
4.1	Properties occupied by the company .....			
4.2	Properties held for the production of income .....			
4.3	Properties held for sale .....			
5.	Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA) .....			
6.	Contract loans .....			
7.	Derivatives (Schedule DB) .....			
8.	Other invested assets (Schedule BA) .....	600,000		(600,000)
9.	Receivables for securities .....			
10.	Securities lending reinvested collateral assets (Schedule DL) .....			
11.	Aggregate write-ins for invested assets .....			
12.	Subtotals, cash and invested assets (Lines 1 to 11) .....	600,000		(600,000)
13.	Title plants (for Title insurers only) .....			
14.	Invested income due and accrued .....			
15.	Premium and considerations:			
15.1	Uncollected premiums and agents' balances in the course of collection .....			
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			
15.3	Accrued retrospective premiums .....			
16.	Reinsurance:			
16.1	Amounts recoverable from reinsurers .....			
16.2	Funds held by or deposited with reinsured companies .....			
16.3	Other amounts receivable under reinsurance contracts .....			
17.	Amounts receivable relating to uninsured plans .....			
18.1	Current federal and foreign income tax recoverable and interest thereon .....			
18.2	Net deferred tax asset .....	1,120,877	857,428	(263,449)
19.	Guaranty funds receivable or on deposit .....			
20.	Electronic data processing equipment and software .....	66,983	103,152	36,169
21.	Furniture and equipment, including health care delivery assets .....	8,029	6,379	(1,650)
22.	Net adjustment in assets and liabilities due to foreign exchange rates .....			
23.	Receivables from parent, subsidiaries and affiliates .....			
24.	Health care and other amounts receivable .....	625,567	613,730	(11,837)
25.	Aggregate write-ins for other than invested assets .....	16,971	8,309	(8,662)
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,438,428	1,588,998	(849,430)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28.	Total (Lines 26 and 27) .....	2,438,428	1,588,998	(849,430)
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.	Premiums Receivable .....	3,588	4,302	714
2502.	Prepaid Expenses .....	13,382	4,007	(9,375)
2503.	.....			
2598.	Summary of remaining write-ins for Line 25 from overflow page .....			
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	16,971	8,309	(8,662)

# Notes to Financial Statements

## 1. Summary of Significant Accounting Policies

### A. Accounting Practices

The financial statements of Unity Financial Life Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department 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 solvency under 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.

### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles 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 statement and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

### C. Accounting Policies

Life premiums are recognized as income over the premium-paying period of the related policies. The Company does not write Annuity or Health premiums. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common Stocks – Not Applicable.
- (4) Preferred Stocks – Not Applicable.
- (5) Mortgage Loans – Not Applicable.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.
- (7) Investments in subsidiaries, controlled and affiliated companies – The Company has non-admitted an investment in an affiliated company.
- (8) Investments in joint ventures, partnerships and limited liability companies – Not Applicable.
- (9) Investments in derivatives – Not Applicable.
- (10) Premium Deficiency Calculation – Not Applicable.
- (11) Expense adjustments for accident and health contracts – Not Applicable.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical rebate receivables – Not Applicable.

## 2. Accounting Changes and Correction of Errors – Not Applicable.

## 3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable.
- B. Statutory Mergers – Not Applicable.
- C. Assumption Reinsurance – Not Applicable.
- D. Impairment Loss – Not Applicable.

## 4. Discontinued Operations – Not Applicable.

Notes to Financial Statements

5. Investments

- A. Mortgage Loans – Not Applicable.
- B. Debt Restructuring – Not Applicable
- C. Reverse Mortgages – Not Applicable
- D. Loan Backed Securities
  - (1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.
  - (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
  - (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
  - (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
    - a. The aggregate amount of unrealized losses:
      - 1. Less than 12 months \$ 0
      - 2. 12 months or Longer \$ 31
    - b. The aggregate related fair value of securities with unrealized losses:
      - 1. Less than 12 months \$ 0
      - 2. 12 months or Longer \$ 44, 531
  - (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management’s assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management’s review of the Company’s loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of December 31, 2011.
- E. Repurchase Agreements and/or Securities Lending Transactions – Not Applicable.
- F. Real Estate – Not Applicable.
- G. Investments in low-income housing tax credits – Not Applicable.

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. Joint Ventures, Partnerships and Limited Liability Companies – Not Applicable.
- B. Impairment write downs – Not Applicable.

7. Investment Income

- A. Due and accrued investment income on bonds over 90 days past due is excluded from income or where interest is uncertain.
- B. There was no amount excluded for the year ended December 31, 2011.

8. Derivative Instruments – Not Applicable.

Notes to Financial Statements

9. Income Taxes

- A. Deferred Income Tax Asset  
1, 3 and 4. The components of the net deferred tax asset/liability by tax character are as follows:

All Ordinary	12/31/2011	12/31/2010	Change
Gross Deferred Tax Assets	2,397,803	2,228,622	169,181
Stat Valuation Allowance Adj	-	-	-
Adjusted Gross DTA	2,397,803	2,228,622	169,181
Deferred Tax Liability	183,567	147,193	36,374
Net DTA/DTL before admissability test	2,214,236	2,081,429	132,807
Admitted pursuant to Paragraph 10.a.	526,405	515,461	10,944
10.b.i	-	-	-
10.b.ii	1,085,013	863,302	221,711
10.b. (lesser of i. or ii.)	-	-	-
10.c.	183,567	147,193	36,374
Additional admitted pursuant to Paragraph 10.e.i.	526,216	333,541	192,675
10.e.ii.a.	40,738	374,998	(334,260)
10.e.ii.b.	1,627,519	1,294,953	332,566
10.e.ii. (lesser of a. or b.)	40,738	374,998	(334,260)
10.e.iii.	-	-	-
	566,954	708,539	(141,585)
Admitted Deferred Tax Asset	1,276,926	1,371,193	(94,267)
Deferred Tax Liability	183,567	147,193	36,374
Net Admitted DTA	1,093,359	1,224,000	(130,641)
Non-Admitted DTA	1,120,877	857,428	263,449

2. The Company has elected to admit DTAs pursuant to paragraph 10 e.
5. The percentage amount of tax planning strategies impact the adjusted gross DTAs: 0%. The percentage amount of tax planning strategies impact the net DTAs: 0%.

6.

All Ordinary	12/31/2011	12/31/2010
With Paragraph 10.a.- c.		
Admitted Deferred Tax Asset	526,405	515,461
Admitted Assets	125,967,905	105,267,362
Statutory Surplus (9/30/2011)	10,283,168	9,028,348
Total Adjusted Capital from DTA's	10,544,437	9,716,893
Increases due to Paragraph 10.e.		
Admitted Deferred Tax Asset	1,093,359	1,244,000
Admitted Assets	126,534,859	105,975,900
Statutory Surplus	10,785,163	10,180,030

- B. The Company does not have any deferred tax liabilities not recognized.

Notes to Financial Statements

C. Current income taxes incurred consist of the following major components:

	12/31/2011	12/31/2010	Change
1. Current Income Tax			
Federal Income Tax Incurred	277,825	242,313	35,512
2. Deferred Tax Asset--Only Ordinary			
a) Ordinary			
Policy and Claim Reserves	547,253	479,415	67,838
Deferred Acquisition Cost	1,027,598	999,461	28,137
Non-Admitted Assets	121,983	124,367	(2,384)
Tax Credit Carry Forward	690,767	618,578	72,189
Other Items	10,202	6,801	3,401
Subtotal	2,397,804	2,228,622	169,182
b) Stat Valuation Adjustment	-	-	-
c) Non Admitted	1,120,877	857,428	263,449
d) Admitted DTA	1,276,927	1,371,194	(94,267)
3. Deferred Tax Liabilities--All Ordinary			
Investments	77,221	42,859	34,362
Other items	106,346	104,334	2,012
Subtotal	183,567	147,193	36,374
4. Net Deferred Tax Asset/Liability	1,093,360	1,224,001	(130,641)

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 34% to income before income taxes. The significant items causing this difference are as follows:

	12/31/2011	Effective Tax Rate
Provision Computed at Statutory rate	571,339	34%
Small Company Deduction	(342,803)	-20%
Amoritzation of IMR	(58,846)	-4%
Other	(14,014)	-1%
Total Statutory Federal Income Taxes	155,676	9%
Federal Income Taxes Incurred	288,484	17%
Change in Net Deferred Income Taxes	132,808	8%
Total Statutory Federal Income Taxes	155,676	9%

E. Additional Disclosures

- (1) The Company had no net operating loss or capital loss carry forwards. However, the Company has minimum tax credit carry forwards of \$692,899 which have no expiration date.
- (2) The following are income taxes incurred in the current and two prior years that will be available for recoupment in the event of future net losses: 2011 -- \$327,217, 2010 -- \$407,654, 2009 -- \$328,408.
- (3) The Company has not made any deposits pursuant under Section 6603 of the Internal Revenue Service Code.

F. Consolidated Tax Return – Not Applicable.

10. Information Concerning Parent, Subsidiaries and Affiliates

A-F. The Company is a wholly owned subsidiary of Unity Financial Insurance Group, LLC, which is in turn owned by Hardy, LLC. In 2011 and 2010, the Company incurred expenses of \$10,000 and \$56,000, respectively, pursuant to a Service and Expense Allocation agreement with Unity Mutual Life Insurance Company, a former indirect shareholder.

The amount due (to) from affiliates as of December 31, 2011 and 2010 was \$0 and (\$32,000) respectively. Amounts due to subsidiaries and affiliates are generally due within 60 days.

G-L. Not Applicable.

## Notes to Financial Statements

### 11. Debt – Not Applicable.

### 12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits

- A. Defined Benefit Plan – Not Applicable.
- B. Defined Contribution Plan. The Company established a defined contribution plan for its eligible employees under Section 401(k) of the Internal Revenue Code as of January 1, 2002. Employees are eligible to participate in the Plan after four months of employment and are 100% vested after two years of employment. The Plan allows participating employees to contribute a portion of their salary, as defined, with tax deferred tax advantages to the participant. Participant contributions are matched 100% up to 6% of the participant's compensation. The Company's matching contributions were \$73,000 and \$50,000 for the years ended December 31, 2011 and 2010, respectively.
- C. Multiemployer Plan – Not Applicable.
- D. Consolidated/Holding Company Plans – Not Applicable.
- E. Post Employment Benefits and Compensated Absences – Not Applicable.
- F. Postretirement benefits – Not Applicable.

### 13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 200 shares of common stock authorized, of which 153 shares are issued and outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Ohio. A dividend cannot exceed the greater of 10% of surplus as of December 31 or the net income for the 12 month period ending December 31<sup>st</sup>. The maximum dividend payment for 2012 is approximately 1,388,000.
- (4) Shareholder dividends were not paid in 2011. The Company purchased and non-admitted \$600,000 worth of units of Unity Financial Insurance Group, LLC.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.
- (7) Mutual Reciprocals – Not Applicable.
- (8) There is no stock held by the Company for special purposes at December 31, 2011.
- (9) There were no changes in the balance of any special surplus funds from the prior year.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0 at December 31, 2011.
- (11) The Company has no surplus debentures or similar obligations.
- (12) There has been no restatement of prior year amounts due to prior quasi-reorganizations.
- (13) There have been no quasi-reorganizations in the prior 10 years.

### 14. Contingent Liabilities

- A. Contingent Commitments – Not Applicable.
- B. Assessments

The Company is not aware of any pending insolvency, which would result in a significant guaranty fund assessment against the Company.

- C. Gain Contingencies – Not Applicable.
- D. Claims related contractual obligations and bad faith losses stemming from lawsuits – None

# Notes to Financial Statements

## E. All Other Contingencies

Various other lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company does not have any assets that it considers to be impaired.

## 15. Leases

### A. Lessee Operating Lease

(1) The company leases office space in Cincinnati, OH under a lease that expires in March 2014. Rental expense under this lease for 2011 and 2010 was \$71,000 and \$75,000 respectively.

(2) At December 31, 2011, the rental commitments for the above lease are as follows:

2012	\$79,440
2013	\$81,861
2014	\$20,601

(3) The Company has not engaged in any sale-leaseback transactions in 2011 and 2010.

### B. Lessor Leases – Not Applicable.

## 16. Financial Instruments with Off-Balance Sheet Risk

(1) The Company has no financial instruments with off-balance sheet risk.

(2) The Company has no positions in derivative instruments.

(3) The Company is not exposed to credit-related losses.

(4) The Company is not required to put up collateral for any future contracts that are entered.

## 17. Sales Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities.

### A. Transfers of receivables reported as sales.

(1) During 2011 and 2010 the Company transferred without recourse agent balances associated with its 100% reinsured Final Expense product at book value to Unity Mutual Life Insurance Company. The total balance transferred at book value as of December 31, 2011 and 2010 was \$,000 and \$1,832,000, respectively.

(2) No gain or loss was recognized.

### B. The Company has no transactions as described in SSAP No. 91 Transfers and Servicing of Financial Assets during the financial reporting period.

### C. The Company had no wash sales as defined in paragraph 7 or SSAP 91.

## 18. Gain or Loss from Uninsured A&H Plans – Not Applicable.

## 19. Direct Premium Written by Managing General Agents/Third Party Administrators – Not Applicable.

## 20. Fair Value Measurements – Not Applicable.

## 21. Other Items

### A. Extraordinary Items – Not Applicable.

### B. Trouble Debt Restructuring – Not Applicable.

### C. Other Disclosures – Not Applicable.

### D. The Company had no admitted assets in accounts receivable for uninsured plans and amounts due from agents.

### E. Business Interruption Insurance Recoveries – Not Applicable.

### F. State Transferable Tax Credits – Not Applicable.

### G. Subprime Mortgage Related Risk Exposure – Not Applicable.

### H. Retained Assets – Not Applicable.

## 22. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.



# Notes to Financial Statements

## 23. Reinsurance

### A. Ceded Reinsurance Report

#### Section 1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company? Yes ( ) No (X) If yes, give full details.
- (2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or an insured or any other person not primarily engaged in the insurance business. Yes ( ) No (X) If yes, give full details.

#### Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the Reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premiums or other similar credits? Yes ( ) No (X)
  - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of business reinsured in making this estimate. –\$0-.
  - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability for those agreements in this statement? –\$0-
- (2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes ( ) No (X) If yes, give full details.

#### Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements by either party, as of the date of this statement? Where necessary the Company may consider the current or anticipated experience of the business reinsured in making this estimate. –\$0-
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement. Yes ( ) No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? –\$0-

### B. Uncollectible Reinsurance

- (1) The Company has not written off any uncollectible reinsurance due from other companies in the current year.

### C. Commutation of Ceded Reinsurance – Not Applicable.

## 24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

- A. The Company has no retrospectively rated contracts.
- B. There were no accrued retrospective premiums recorded through written premium or as an adjustment to earned premium.
- C. There were no net premiums written by the Company at December 31, 2011 that are subject to retrospective rating features.

## 25. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.

## 26. Intercompany Pooling Managements – Not Applicable.

## 27. Structured Settlements – Not Applicable.

Notes to Financial Statements

28. Health Care Receivables – Not Applicable.
29. Participating Policies – Not Applicable.
30. Premium Deficiency Reserves – Not Applicable.
31. Reserves for Life Contracts and Deposit Type Contracts
- (1) The Company waives deduction of deferred fractional premiums upon death of insured and retains any portion of the final premium beyond the date of death. The Company holds reserves on mortality and interest bases and uses valuation methods consistent with the basic policies. Surrender values are not promised in excess of the legally computed reserves.
  - (2) Valuation of substandard policies – Not Applicable.
  - (3) The Company had \$6,236,000 of insurance in force for which the gross premium is less than the net according to the standard valuation set by the State of Ohio. This amount is 100 percent ceded.
  - (4) The tabular interest – Not Applicable.
  - (5) Tabular interest for page 7 – Not Applicable.
  - (6) Changes in reserves – Not Applicable.
32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities –  
The amount of deposit type contract funds without life or disability contingencies by withdrawal characteristics is 100% Not Subject to discretionary withdrawal in the amount of 16,686. This amount is 100% Ceded with a Net of -0-.
33. Premiums and Annuity Considerations Deferred and Uncollected
- A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2011 were as follows:

	Gross	Loading	Net of Loading
ii. Ordinary - First Year	16,111	10,375	5,736
iii. Ordinary - Renewal	870,397	378,506	491,891
v. Group Life	3,186,833	1,704,427	1,482,406
Total	4,073,341	2,093,308	1,980,033

34. Separate Accounts – Not Applicable.
35. Loss/Claim Adjustment Expense – Not Applicable.

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES  
GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes[X] No[ ]
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes[X] No[ ] N/A[ ]  
Ohio
- 1.3 State Regulating?
- 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[X] No[ ]
- 2.2 If yes, date of change:

12/23/2011
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2007
- 3.2 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.

12/31/2007
- 3.3 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).

01/14/2009
- 3.4 By what department or departments?

Commonwealth of Pennsylvania Insurance Department
- 3.5 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]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes[ ] No[ ] N/A[X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business?

Yes[X] No[ ]
- 4.12 renewals?

Yes[X] No[ ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business?

Yes[ ] No[X]
- 4.22 renewals?

Yes[ ] No[X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes[ ] No[X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the 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]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes[ ] No[X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control

0.000%
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

- 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 the names and location (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e., the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
		Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

BKD, LLC 312 Walnut Street, Suite 3000 Cincinnati, Ohio 45201
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes[ ] No[X]
- 10.2 If response to 10.1 is "yes," provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes[ ] No[X]
- 10.4 If response to 10.3 is "yes," provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes[X] No[ ] N/A[ ]
- 10.6 If the answer to 10.5 is "NO" or "N/A" please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Glenn Toblemann, Lewis & Ellis, Inc., PO Box 851857, Richardson, TX 78085

GENERAL INTERROGATORIES (Continued)

- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes[ ] No[X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved

0
- 12.13 Total book/adjusted carrying value

\$0
- 12.2 If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes[ ] No[ ] N/A[X]
- 13.3 Have there been any changes made to any of the trust indentures during the year?

Yes[ ] No[ ] N/A[X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes[ ] No[ ] N/A[X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes[X] No[ ]
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended?

Yes[ ] No[X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes[ ] No[X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below?

Yes[ ] No[X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

	1 American Bankers Association (ABA) Routing Number	2  Issuing or Confirming Bank Name	3  Circumstances That Can Trigger the Letter of Credit	4  Amount
15.2001	.....	.....	.....	.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?

Yes[X] No[ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes[X] No[ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes[X] No[ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes[ ] No[X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

\$0
- 20.11 To directors or other officers

\$0
- 20.12 To stockholders not officers

\$0
- 20.13 Trustees, supreme or grand (Fraternal only)

\$0
- 20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

\$0
- 20.21 To directors or other officers

\$0
- 20.22 To stockholders not officers

\$0
- 20.23 Trustees, supreme or grand (Fraternal only)

\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes[ ] No[X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

\$0
- 21.21 Rented from others

\$0
- 21.22 Borrowed from others

\$0
- 21.23 Leased from others

\$0
- 21.24 Other

\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes[ ] No[X]
- 22.2 If answer is yes:

\$0
- 22.21 Amount paid as losses or risk adjustment

\$0
- 22.22 Amount paid as expenses

\$0
- 22.23 Other amounts paid

\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes[ ] No[X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$0

INVESTMENT

- 24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3)

Yes[X] No[ ]
- 24.2 If no, give full and complete information, relating thereto:
- 24.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet, (an alternative is to reference Note 17 where this information is also provided)
- 24.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes[ ] No[ ] N/A[X]
- 24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs.

\$0
- 24.6 If answer to 24.4 is no, report amount of collateral for other programs.

\$0
- 24.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes[ ] No[ ] N/A[X]
- 24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes[ ] No[ ] N/A[X]
- 24.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

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

GENERAL INTERROGATORIES (Continued)

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.3).

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Pledged as collateral

25.26 Placed under option agreements

25.27 Letter stock or securities restricted as to sale

25.28 On deposit with state or other regulatory body

25.29 Other

Yes[X] No[ ]

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 2,172,628

\$ 0

25.3 For category (25.27) provide the following:

1	2	3
Nature of Restriction	Description	Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?  
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

27.2 If yes, state the amount thereof at December 31 of the current year.

28. 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 I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

Yes[ ] No[X]

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

Yes[ ] No[X]

\$ 0

Yes[X] No[ ]

1	2
Name of Custodian(s)	Custodian's Address
Fifth Third Bank, NA	38 Fountain Square, Cincinnati, OH 45263

28.02 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	2	3
Name(s)	Location(s)	Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

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

Yes[X] No[ ]

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason
Wells Fargo Bank, N.A.	Fifth Third Bank, N.A.	11/08/2011	Bank Relationship

28.05 Identify all investment advisers, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1	2	3
Central Registration Depository Number(s)	Name	Address
N/A	McDonnell Investments	1515 West 22nd St., 11th Fl., Oak Brook, IL 60523

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])?

29.2 If yes, complete the following schedule:

Yes[ ] No[X]

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

GENERAL INTERROGATORIES (Continued)

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	..... 118,920,109	..... 132,824,058	..... 13,903,949
30.2 Preferred stocks .....			
30.3 Totals .....	..... 118,920,109	..... 132,824,058	..... 13,903,949

30.4 Describe the sources or methods utilized in determining the fair values  
NAIC Pricing, Fifth Third Bank, N.A.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes[X] No[ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes[X] No[ ]

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?

\$..... 21,975

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1	2
Name	Amount Paid
AM Best Company, Inc. ....	..... 12,800

34.1 Amount of payments for legal expenses, if any?

\$..... 50,753

34.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
Bradley Arant Boult Cummings, LLP .....	..... 34,722
Bricker & Eckler, LLP .....	..... 13,306

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any?

\$..... 584

35.2 List the name of firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies officers or department of government during the period covered by this statement.

1	2
Name	Amount Paid
Patton Boggs .....	..... 584

GENERAL INTERROGATORIES (Continued)

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes[ ] No[X]

1.2 If yes, indicate premium earned on U.S. business only.

\$ ..... 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ ..... 0

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ ..... 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance.

\$ ..... 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned

\$ ..... 0

1.62 Total incurred claims

\$ ..... 0

1.63 Number of covered lives

..... 0

All years prior to most current three years

1.64 Total premium earned

\$ ..... 0

1.65 Total incurred claims

\$ ..... 0

1.66 Number of covered lives

..... 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned

\$ ..... 0

1.72 Total incurred claims

\$ ..... 0

1.73 Number of covered lives

..... 0

All years prior to most current three years:

1.74 Total premium earned

\$ ..... 0

1.75 Total incurred claims

\$ ..... 0

1.76 Number of covered lives

..... 0

2. Health Test

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	..... 39,002,729	..... 33,873,925
2.2 Premium Denominator .....		
2.3 Premium Ratio (2.1 / 2.2) .....		
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	..... 109,853,684	..... 92,303,854
2.6 Reserve Ratio (2.4 / 2.5) .....		

3.1 Does this reporting entity have Separate Accounts?

Yes[ ] No[X]

3.2 If yes, has a Separate Accounts statement been filed with this department?

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$ ..... 0

3.4 State the authority under which Separate Accounts are maintained:

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes[ ] No[X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes[ ] No[X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

\$ ..... 0

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes[ ] No[X]

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid

\$ ..... 10,393

4.22 Received

\$ ..... 0

5.1 Does the reporting entity write any guaranteed interest contracts?

Yes[ ] No[X]

5.2 If yes, what amount pertaining to these items is included in:

5.21 Page 3, Line 1

\$ ..... 0

5.22 Page 4, Line 1

\$ ..... 0

6. For stock reporting entities only:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ ..... 2,584,370

7. Total dividends paid stockholders since the organization of the reporting entity:

7.11 Cash

\$ ..... 5,590,000

7.12 Stock

\$ ..... 0

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

Yes[ ] No[X]

8.2 If yes, has the reporting entity completed the WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT to the Annual Statement?

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

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium .....	.....	.....	.....
8.32 Paid claims .....	.....	.....	.....
8.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
8.34 Claim liability and reserve (end of year) .....	.....	.....	.....
8.35 Incurred claims .....	.....	.....	.....

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

GENERAL INTERROGATORIES (Continued)

Attachment Point		1 Earned Premium	2 Claim Liability and Reserve
8.41	< \$25,000 .....		
8.42	\$25,000 - 99,999 .....		
8.43	\$100,000 - 249,999 .....		
8.44	\$250,000 - 999,999 .....		
8.45	\$1,000,000 or more .....		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$..... 0

9.1 Does the company have variable annuities with guaranteed benefits? Yes[ ] No[X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3  Waiting Period Remaining	4  Account Value Related to Column 3	5  Total Related Account Values	6  Gross Amount of Reserve	7  Location of Reserve	8  Portion Reinsured	9  Reinsurance Reserve Credit
1  Guaranteed Death Benefit	2  Guaranteed Living Benefit							
.....	.....	.....	.....	.....	.....	.....	.....	.....

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only: \$..... 0

10.1 Amount of loss reserves established by these annuities during the current year:

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1  P&C Insurance Company and Location	2  Statement Value on Purchase Date of Annuities (i.e., Present Value)
.....	.....

11.1 Do you act as a custodian for health savings accounts? Yes[ ] No[X] 0

11.2 If yes, please provide the amount of custodial funds held as of the reporting date: \$..... 0

11.3 Do you act as an administrator for health savings accounts? Yes[ ] No[X] 0

11.4 If yes, please provide the balance of the funds administered as of the reporting date: \$..... 0



FIVE - YEAR HISTORICAL DATA

Show Amounts in Whole Dollars Only, No Cents; Show Percentages to One Decimal Place, i.e., 17.6.

Show Amounts of Life Insurance in this Exhibit in Thousands (Omit \$000)

	1 2011	2 2010	3 2009	4 2008	5 2007
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary - whole life and endowment (Line 34, Column 4) .....	522,963	536,504	511,727	491,648	487,023
2. Ordinary - term (Line 21, Column 4, less Line 34, Column 4) ..	3,208	13,048	13,359	12,951	12,035
3. Credit life (Line 21, Column 6) .....	131	508	1,092	1,780	2,692
4. Group, excluding FEGLI/SGLI (Line 21, Column 9 less Lines 43 & 44, Column 4) .....	119,840	91,747	65,824	44,251	34,636
5. Industrial (Line 21, Column 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Column 4) .....					
7. TOTAL (Line 21, Column 10) .....	646,142	641,807	592,002	550,630	536,386
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary - whole life and endowment (Line 34, Column 2) .....	66,906	122,208	109,599	80,424	165,129
9. Ordinary - term (Line 2, Column 4, less Line 34, Column 2) ...		20	141	714	120
10. Credit life (Line 2, Column 6) .....					
11. Group (Line 2, Column 9) .....	35,630	33,548	27,046	12,301	7,734
12. Industrial (Line 2, Column 2) .....					
13. TOTAL (Line 2, Column 10) .....	102,536	155,776	136,786	93,439	172,983
<b>Premium Income-Lines of Business (Exhibit 1 - Part 1)</b>					
14. Industrial life (Exhibit 1 - Part 1, Line 20.4, Column 2) .....					
15.1 Ordinary life insurance (Exhibit 1 - Part 1, Line 20.4, Column 3) .....	3,469,801	4,089,077	5,606,850	11,261,454	13,295,447
15.2 Ordinary individual annuities (Exhibit 1 - Part 1, Line 20.4, Column 4) .....					
16. Credit life, (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 5) .....					
17.1 Group life insurance (Exhibit 1 - Part 1, Line 20.4, Column 6) .	35,532,928	29,784,848	23,082,804	11,860,618	7,988,418
17.2 Group annuities (Exhibit 1 - Part 1, Line 20.4, Column 7) .....					
18.1 A & H group (Exhibit 1 - Part 1, Line 20.4, Column 8) .....					
18.2 A & H credit (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 9) .....					
18.3 A & H other (Exhibit 1 - Part 1, Line 20.4 Column 10) .....					
19. Aggregate of all other lines of business (Exhibit 1 - Part 1, Line 20.4, Column 11) .....					
20. TOTAL .....	39,002,729	33,873,925	28,689,654	23,122,072	21,283,865
<b>Balance Sheet Items (Pages 2 and 3)</b>					
21. TOTAL Admitted Assets excluding Separate Accounts business (Page 2, Line 26, Column 3) .....	126,534,859	105,975,898	87,263,465	74,619,005	57,747,401
22. TOTAL Liabilities excluding Separate Accounts business (Page 3, Line 26) .....	115,749,696	95,795,868	79,149,978	67,868,342	51,000,657
23. Aggregate life reserves (Page 3, Line 1) .....	109,106,708	91,748,535	75,970,906	63,470,318	48,270,481
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....					
26. Asset valuation reserve (Page 3, Line 24.1) .....	326,228	245,402	167,835	175,976	134,577
27. Capital (Page 3, Lines 29 & 30) .....	2,524,500	2,524,500	2,524,502	2,524,502	2,524,502
28. Surplus (Page 3, Line 37) .....	8,260,663	7,655,530	5,588,985	4,226,165	4,222,242
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	19,193,800	16,522,418	14,245,274	15,101,344	10,536,298
<b>Risk-Based Capital Analysis</b>					
30. TOTAL Adjusted Capital .....	11,111,391	10,425,432	8,281,322	6,926,643	6,881,321
31. Authorized control level risk-based capital .....	1,624,665	1,308,764	1,098,496	928,125	817,016
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b>					
<b>(Page 2, Column 3) (Line No./Page 2, Line 12, Column 3) x 100.0</b>					
32. Bonds (Line 1) .....	97.7	99.7	99.3	94.4	98.4
33. Stocks (Lines 2.1 and 2.2) .....					
34. Mortgage loans on real estate (Line 3.1 and 3.2) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) ..	2.3	0.3	0.7	5.6	1.6
37. Contract loans (Line 6) .....	0.1	0.0	0.0	0.0	
38. Derivatives (Page 2, Line 7) .....			X X X	X X X	X X X
39. Other invested assets (Line 8) .....					
40. Receivables for securities (Line 9) .....					
41. Securities lending reinvested collateral assets (Line 10) .....			X X X	X X X	X X X
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12 Column 1) .....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Column 1) .....					
46. Affiliated common stocks (Schedule D Summary, Line 24, Column 1) .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Column 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. TOTAL of above Lines 44 to 49 .....					
<b>TOTAL Nonadmitted and Admitted Assets</b>					
51. TOTAL Nonadmitted Assets (Page 2, Line 28, Column 2) .....	2,438,428	1,588,998	2,173,647	621,283	433,296
52. TOTAL Admitted Assets (Page 2, Line 28, Column 3) .....	126,534,859	105,975,898	87,263,465	74,619,005	57,747,401
<b>Investment Data</b>					
53. Net investment income (Exhibit of Net Investment Income) .....	5,220,191	4,669,763	4,012,392	3,073,030	2,510,291
54. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....			139,125	(2,875)	17,413
55. Unrealized capital gains (losses) (Page 4, Line 38, Col. 1) .....					
56. TOTAL of Above Lines 52, 53, and 54 .....	5,220,191	4,669,763	4,151,517	3,070,155	2,527,704
<b>Benefits and Reserve Increase (Page 6)</b>					
57. TOTAL Contract Benefits-Life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11) .....	15,287,356	12,721,977	11,060,472	9,151,597	7,355,864
58. TOTAL Contract Benefits - A & H (Lines 13 & 14, Columns 9, 10 & 11) .....					
59. Increase in life reserves-other than group and annuities (Line 19, Columns 2 & 3) .....	(295,671)	240,360	252,085	7,695,685	6,229,569
60. Increase in A & H reserves (Line 19, Columns 9, 10 & 11) .....					
61. Dividends to policyholders (Line 30, Column 1) .....					
<b>Operating Percentages</b>					
62. Insurance expense percent (Page 6, Column 1, Lines 21, 22 & 23 less Line 6) / (Page 6 Column 1, Line 1 plus Exhibit 7, Column 2, Line 2) x 100.00 .....	21.8	21.9	22.9	22.5	22.8
63. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00 .....	12.2	13.1	11.5	11.3	19.3
64. A & H loss percent (Schedule H, Part 1, Line 5 + Line 6, Column 2) .....					
65. A & H cost containment percent (Schedule H, Part 1, Line 4, Column 2) .....					
66. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Column 2) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
67. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1, Column 2) .....					
68. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2, Column 2) .....					
69. Incurred losses on prior years' claims - health other than group (Schedule H, Part 3, Line 3.1, Column 1 less Col. 2) .....					
70. Prior years' claim liability and reserve - health other than group (Schedule H, Part 3, Line 3.2, Column 1 less Col. 2) .....					
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
71. Industrial life (Column 2) .....					
72. Ordinary - life (Column 3) .....	287,829	418,670	823,795	47,546	168,096
73. Ordinary - individual annuities (Column 4) .....					
74. Ordinary - supplementary contracts (Column 5) .....					
75. Credit life (Column 6) .....					
76. Group life (Column 7) .....	1,114,756	895,175	616,937	230,340	308,219
77. Group annuities (Column 8) .....					
78. A & H - group (Column 9) .....					
79. A & H - credit (Column 10) .....					
80. A & H - other (Column 11) .....					
81. Aggregate of all other lines of business (Column 12) .....					
82. TOTAL (Column 1) .....	1,402,585	1,313,845	1,440,732	277,886	476,315

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes[ ] No[ ] N/A[X]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1	2	3	4	5	6	Number of		9	Total Amount of Insurance (a)
		Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7	8	Amount of Insurance (a)	
								Policies	Certificates		
1.	In force end of prior year .....			69,125	549,552	105	508	1	19,680	91,747	641,807
2.	Issued during year .....			5,596	66,906				8,856	35,630	102,536
3.	Reinsurance assumed .....										
4.	Revived during year .....			40	493						493
5.	Increased during year (net) .....				1,288					2,850	4,138
6.	Subtotals (Lines 2 to 5) .....			5,636	68,687				8,856	38,480	107,167
7.	Additions by dividends during year .....	X X X		X X X		X X X		X X X	X X X		
8.	Aggregate write-ins for increases .....				968					1,616	2,584
9.	TOTALS (Lines 1 and 6 to 8) .....			74,761	619,207	105	508	1	28,536	131,843	751,558
Deductions during year:											
10.	Death .....			2,357	14,601	1	6	X X X	2,250	9,959	24,566
11.	Maturity .....							X X X			
12.	Disability .....							X X X			
13.	Expiry .....			533	3,460	42	102		44	172	3,734
14.	Surrender .....			1,373	11,186	6	242		100	668	12,096
15.	Lapse .....			4,244	54,311				480	1,204	55,515
16.	Conversion .....							X X X	X X X	X X X	
17.	Decreased (net) .....			9	9,478		27				9,505
18.	Reinsurance .....										
19.	Aggregate write-ins for decreases .....										
20.	TOTALS (Lines 10 to 19) .....			8,516	93,036	49	377		2,874	12,003	105,416
21.	In force end of year (Line 9 minus Line 20) .....			66,245	526,171	56	131	1	25,662	119,840	646,142
22.	Reinsurance ceded end of year .....	X X X		X X X	470,699	X X X	131	X X X	X X X		470,830
23.	Line 21 minus Line 22 .....	X X X		X X X	55,472	X X X	(b)	X X X	X X X	119,840	175,312
DETAILS OF WRITE-INS											
0801.	Increase in face amount due to discretionary growth .....				968					1,616	2,584
0802.	.....										
0803.	.....										
0898.	Summary of remaining write-ins for Line 8 from overflow page .....										
0899.	TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above) .....				968					1,616	2,584
1901.	.....										
1902.	.....										
1903.	.....										
1998.	Summary of remaining write-ins for Line 19 from overflow page .....										
1999.	TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above) .....										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).  
(b) Group \$.000; Individual \$.000.

EXHIBIT OF LIFE INSURANCE (Continued)  
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

		Industrial		Ordinary	
		1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24.	Additions by dividends .....	X X X .....	.....	X X X .....	.....
25.	Other paid-up insurance .....	.....	.....	15,699 .....	50,609 .....
26.	Debit ordinary insurance .....	X X X .....	X X X .....	.....	.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

		Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
		1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance					
27.	Term policies -- decreasing .....	.....	.....	.....	.....
28.	Term policies -- other .....	.....	.....	.....	.....
29.	Other term insurance -- decreasing .....	X X X .....	.....	X X X .....	.....
30.	Other term insurance .....	X X X .....	.....	X X X .....	1,063 .....
31.	TOTALS (Lines 27 to 30) .....	.....	.....	.....	1,063 .....
Reconciliation to Lines 2 and 21:					
32.	Term additions .....	X X X .....	.....	X X X .....	.....
33.	TOTALS, extended term insurance .....	X X X .....	X X X .....	591 .....	2,145 .....
34.	TOTALS, whole life and endowment .....	5,596 .....	66,906 .....	65,654 .....	522,963 .....
35.	TOTALS (Lines 31 to 34) .....	5,596 .....	66,906 .....	66,245 .....	526,171 .....

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

		Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
		1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36.	Industrial .....	.....	.....	.....	.....
37.	Ordinary .....	66,906 .....	.....	526,171 .....	.....
38.	Credit Life (Group and Individual) .....	.....	.....	131 .....	.....
39.	Group .....	35,630 .....	.....	119,840 .....	.....
40.	TOTALS (Lines 36 to 39) .....	102,536 .....	.....	646,142 .....	.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

		Credit Life		Group	
		1 Number of Indi- vidual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41.	Amount of insurance included in Line 2 ceded to other companies .....	X X X .....	.....	X X X .....	.....
42.	Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	.....	X X X .....	25,662 .....	X X X .....
43.	Federal Employees' Group Life Insurance included in Line 21 .....	.....	.....	.....	.....
44.	Servicemen's Group Life Insurance included in Line 21 .....	.....	.....	.....	.....
45.	Group Permanent Insurance included in Line 21 .....	.....	.....	.....	.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46.	Amount of additional accidental death benefits in force end of year under ordinary policies (a) .....	234,539 .....
-----	---	---------------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47.	State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc. policies and riders included above.
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

		Industrial		Ordinary		Credit		Group	
		1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48.	Waiver of Premium ..	.....	.....	15,210 .....	8,480 .....	.....	.....	.....	.....
49.	Disability Income .....	.....	.....	.....	.....	.....	.....	.....	.....
50.	Extended Benefits .....	.....	.....	X X X .....	X X X .....	.....	.....	.....	.....
51.	Other .....	.....	.....	.....	.....	.....	.....	.....	.....
52.	TOTAL .....	(b).....	.....	15,210 (b).....	8,480 (b).....	(b).....	.....	.....	(b).....

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).  
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
		Ordinary		Group
		1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies
1.	In force end of prior year .....		1	
2.	Issued during year .....		1	
3.	Reinsurance assumed .....			
4.	Increased during year (net) .....			
5.	TOTALS (Lines 1 to 4) .....		2	
Deductions during year:				
6.	Decreased (net) .....			
7.	Reinsurance ceded .....			
8.	TOTALS (Lines 6 and 7) .....			
9.	In force end of year .....		2	
10.	Amount on deposit .....	(a)	16,686	(a)
11.	Income now payable .....			
12.	Amount of income payable .....	(a)	630	(a)

ANNUITIES				
		Ordinary		Group
		1 Immediate	2 Deferred	3 Contracts
1.	In force end of prior year .....			
2.	Issued during year .....			
3.	Reinsurance assumed .....			
4.	Increased during year (net) .....			
5.	TOTALS (Lines 1 to 4) .....			
Deductions during year:				
6.	Decreased (net) .....			
7.	Reinsurance ceded .....			
8.	TOTALS (Lines 6 and 7) .....			
9.	In force end of year .....			
Income now payable:				
10.	Amount of income payable: .....	(a)	X X X	(a)
Deferred fully paid:				
11.	Account balance .....	X X X	(a)	X X X
Deferred not fully paid:				
12.	Account balance .....	X X X	(a)	X X X

ACCIDENT AND HEALTH INSURANCE						
		Group		Credit		Other
		1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies
1.	In force end of prior year .....					
2.	Issued during year .....					
3.	Reinsurance assumed .....					
4.	Increased during year (net) .....		X X X		X X X	X X X
5.	TOTALS (Lines 1 to 4) .....				X X X	X X X
Deductions during year:						
6.	Conversions .....				X X X	X X X
7.	Decreased (net) .....		X X X		X X X	X X X
8.	Reinsurance ceded .....		X X X		X X X	X X X
9.	TOTALS (Lines 6 to 8) .....		X X X		X X X	X X X
10.	In force end of year .....		(a)		(a)	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
		1
		Deposit Funds Contracts
1.	In force end of prior year .....	
2.	Issued during year .....	
3.	Reinsurance assumed .....	
4.	Increased during year (net) .....	
5.	TOTALS (Lines 1 to 4) .....	
Deductions during year:		
6.	Decreased (net) .....	
7.	Reinsurance ceded .....	
8.	TOTALS (Lines 6 and 7) .....	
9.	In force end of year .....	
10.	Amount of account balance .....	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

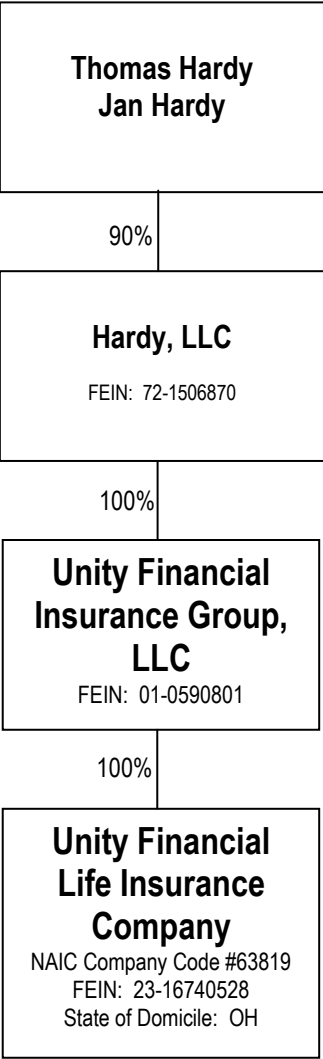
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS  
ALLOCATED BY STATES AND TERRITORIES

States, Etc.		1  Active Status	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				
1.	Alabama (AL)	L	1,093,910				1,093,910	
2.	Alaska (AK)	N	1,990				1,990	
3.	Arizona (AZ)	L	233,527				233,527	
4.	Arkansas (AR)	L	299,948				299,948	
5.	California (CA)	L	333,448				333,448	
6.	Colorado (CO)	L	158,654				158,654	
7.	Connecticut (CT)	L	15,195				15,195	
8.	Delaware (DE)	L	70,507				70,507	
9.	District of Columbia (DC)	L	153,018				153,018	
10.	Florida (FL)	L	5,977,752				5,977,752	
11.	Georgia (GA)	L	2,403,037				2,403,037	
12.	Hawaii (HI)	N	2,702				2,702	
13.	Idaho (ID)	L	16,524				16,524	
14.	Illinois (IL)	L	2,965,349				2,965,349	
15.	Indiana (IN)	L	989,892				989,892	
16.	Iowa (IA)	L	76,031				76,031	
17.	Kansas (KS)	L	453,573				453,573	
18.	Kentucky (KY)	L	357,945				357,945	
19.	Louisiana (LA)	L	2,200,003				2,200,003	
20.	Maine (ME)	L	121,226				121,226	
21.	Maryland (MD)	L	858,123				858,123	
22.	Massachusetts (MA)	L	315,452				315,452	
23.	Michigan (MI)	N	78,601				78,601	
24.	Minnesota (MN)	L	771,447				771,447	
25.	Mississippi (MS)	L	3,654,892				3,654,892	
26.	Missouri (MO)	L	1,625,605				1,625,605	
27.	Montana (MT)	L	8,111				8,111	
28.	Nebraska (NE)	L	34,957				34,957	
29.	Nevada (NV)	L	72,865				72,865	
30.	New Hampshire (NH)	N	10,788				10,788	
31.	New Jersey (NJ)	L	1,081,383				1,081,383	
32.	New Mexico (NM)	L	221,170				221,170	
33.	New York (NY)	N	62,226				62,226	
34.	North Carolina (NC)	L	8,596,097				8,596,097	
35.	North Dakota (ND)	L	6,364				6,364	
36.	Ohio (OH)	L	4,274,340				4,274,340	
37.	Oklahoma (OK)	L	202,861				202,861	
38.	Oregon (OR)	L	181,114				181,114	
39.	Pennsylvania (PA)	L	1,891,652				1,891,652	
40.	Rhode Island (RI)	L						
41.	South Carolina (SC)	L	2,568,425				2,568,425	
42.	South Dakota (SD)	L	5,778				5,778	
43.	Tennessee (TN)	L	1,734,572				1,734,572	
44.	Texas (TX)	L	13,080,680				13,080,680	
45.	Utah (UT)	L	86,565				86,565	
46.	Vermont (VT)	L	3,161				3,161	
47.	Virginia (VA)	L	628,189				628,189	
48.	Washington (WA)	L	21,764				21,764	
49.	West Virginia (WV)	L	412,183				412,183	
50.	Wisconsin (WI)	L	3,726,950				3,726,950	
51.	Wyoming (WY)	L	9,137				9,137	
52.	American Samoa (AS)	N						
53.	Guam (GU)	N						
54.	Puerto Rico (PR)	N	1,236				1,236	
55.	U.S. Virgin Islands (VI)	N						
56.	Northern Mariana Islands (MP)	N						
57.	Canada (CN)	N	382				382	
58.	Aggregate Other Alien (OT)	X X X	561				561	
59.	Subtotal	(a) 46	64,151,863				64,151,863	
90.	Reporting entity contributions for employee benefits plans	X X X						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	X X X						
92.	Dividends or refunds applied to shorten endowment or premium paying period	X X X						
93.	Premium or annuity considerations waived under disability or other contract provisions	X X X						
94.	Aggregate other amounts not allocable by State	X X X						
95.	Totals (Direct Business)	X X X	64,151,863				64,151,863	
96.	Plus Reinsurance Assumed	X X X						
97.	Totals (All Business)	X X X	64,151,863				64,151,863	
98.	Less Reinsurance Ceded	X X X	25,561,271				25,561,271	
99.	Totals (All Business) less Reinsurance Ceded	X X X	38,590,592		(b)		38,590,592	
DETAILS OF WRITE-INS								
5801.	All Others	X X X	561				561	
5802.		X X X						
5803.		X X X						
5898.	Summary of remaining write-ins for Line 58 from overflow page	X X X						
5899.	Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	561				561	
9401.		X X X						
9402.		X X X						
9403.		X X X						
9498.	Summary of remaining write-ins for Line 94 from overflow page	X X X						
9499.	Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write insurance in the state.  
(a) Insert the number of L responses except for Canada and Other Alien.  
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10 or with Schedule H, Part 1, Column 1, Line 1. Indicate which.... Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols 8, 9 and 10  
Explanation of basis of allocation by states, etc., of premiums and annuity considerations: Premiums remitted directly to the home office are allocated on the basis of residence at the time of premium payment.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER  
MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

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