



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code00000000NAIC Company Code63819Employer's ID Number23-1640528

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

Country of DomicileUnited States of America

Incorporated/Organized05/06/1964Commenced Business05/06/1964

Statutory Home Office4675 Cornell Road, Suite 160Cincinnati , OH, US 45241

Main Administrative Office4675 Cornell Road, Suite 160Cincinnati , OH, US 45241513-247-0711

Mail AddressP.O. Box 625700Cincinnati , OH, US 45262-5700

Primary Location of Books and Records4675 Cornell Road, Suite 160Cincinnati , OH, US 45241513-247-0711

Internet Website Addresswww.uflife.com

Statutory Statement ContactBeth Adkins513-247-5665badkins@uflife.com513-247-5040

OFFICERS

Chairman/CEOThomas Cresson HardySecretaryElaine Marie Greer

PresidentJay Cresson HardyTreasurerBeth Anne Adkins

OTHER

Cynthia Lee English, Vice President

Adam Michael Goller #, Assistant Vice President

Chris Kuhnén, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham

Alexander Meeker Clark

Jerry Michael Gannon

Thomas Cresson Hardy

Jay Cresson Hardy

John Joseph Waller

John Bernard Yanko

State ofOhio

County ofHamilton

SS:

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

Jay HardyElaine GreerBeth Adkins

PresidentSecretaryTreasurer

Subscribed and sworn to before me this16th day ofFebruary

Michael O'Brien

a. Is this an original filing?b. If no,1. State the amendment number2. Date filed3. Number of pages attached

Yes [X] No []

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	2,591,447	1.286	2,591,447		2,591,447	1.286
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000				0.000
1.22 Issued by U.S. government sponsored agencies	4,954,121	2.458	4,954,121		4,954,121	2.458
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	300,654	0.149	300,654		300,654	0.149
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	2,254,404	1.118	2,254,404		2,254,404	1.118
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	2,161,786	1.072	2,161,786		2,161,786	1.072
1.43 Revenue and assessment obligations	25,754,879	12.776	25,754,879		25,754,879	12.776
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	2,128,800	1.056	2,128,800		2,128,800	1.056
1.512 Issued or guaranteed by FNMA and FHLMC	5,194,893	2.577	5,194,893		5,194,893	2.577
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	1,707,125	0.847	1,707,125		1,707,125	0.847
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other		0.000				0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	141,751,826	70.319	141,751,826		141,751,826	70.319
2.2 Unaffiliated non-U.S. securities (including Canada)	10,899,518	5.407	10,899,518		10,899,518	5.407
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$0 of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$0 property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans	127,294	0.063	127,294		127,294	0.063
7. Derivatives		0.000				0.000
8. Receivables for securities		0.000				0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,757,385	0.872	1,757,385		1,757,385	0.872
11. Other invested assets		0.000				0.000
12. Total invested assets	201,584,130	100.000	201,584,130		201,584,130	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	183,638,283
2.	Cost of bonds and stocks acquired, Part 3, Column 7	48,619,397
3.	Accrual of discount	223,510
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	706,571
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	32,351,088
7.	Deduct amortization of premium	1,137,221
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	199,699,451
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	199,699,451

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	10,237,848	11,802,804	9,603,631	13,442,642
	2. Canada	300,654	334,950	305,591	300,000
	3. Other Countries				
	4. Totals	10,538,501	12,137,754	9,909,221	13,742,642
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	2,254,404	2,409,792	2,295,695	2,225,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	2,161,786	2,247,346	2,163,519	2,160,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions					
	7. Totals	32,093,416	33,351,615	32,221,914	31,455,136
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	141,751,826	144,487,279	143,453,174	135,292,000
	9. Canada	5,096,640	4,940,318	5,151,429	4,515,000
	10. Other Countries	5,802,878	5,817,415	5,922,662	5,700,000
	11. Totals	152,651,344	155,245,012	154,527,264	145,507,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	199,699,451	205,391,519	201,117,614	195,089,778
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	199,699,451	205,391,519	201,117,614	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	317,589	2,469,787	544,615	6,219,016	686,841	10,237,848	5.1	12,022,004	6.5	10,237,848	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	317,589	2,469,787	544,615	6,219,016	686,841	10,237,848	5.1	12,022,004	6.5	10,237,848	
2. All Other Governments											
2.1 NAIC 1	300,654					300,654	0.1			300,654	
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals	300,654					300,654	0.1			300,654	
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	350,000	424,843	1,479,562			2,254,404	1.1	3,560,534	1.9	2,254,404	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals	350,000	424,843	1,479,562			2,254,404	1.1	3,560,534	1.9	2,254,404	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1		1,000,000	1,161,786			2,161,786	1.1	3,237,038	1.8	2,161,786	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		1,000,000	1,161,786			2,161,786	1.1	3,237,038	1.8	2,161,786	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	1,066,447	11,675,118	7,858,996	7,749,848	3,743,007	32,093,416	15.9	24,762,707	13.4	32,093,416	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	1,066,447	11,675,118	7,858,996	7,749,848	3,743,007	32,093,416	15.9	24,762,707	13.4	32,093,416	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1	4,919,159	23,335,407	25,589,373	20,405,937	28,542,933	102,792,808	51.0	85,947,435	46.7	100,692,808	2,100,000
6.2 NAIC 2	1,504,341	19,572,590	13,461,568	2,090,696	15,013,876	51,643,071	25.6	54,692,062	29.7	51,143,071	500,000
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals	6,423,500	42,907,997	39,050,940	22,496,633	43,556,809	154,435,879	76.6	140,639,497	76.3	151,835,879	2,600,000
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) .....6,953,848	38,905,155	36,634,331	34,374,800	32,972,781	149,840,916	74.4	XXX.....	XXX.....	147,740,916	2,100,000
9.2 NAIC 2	(d) .....1,504,341	19,572,590	13,461,568	2,090,696	15,013,876	51,643,071	25.6	XXX.....	XXX.....	51,143,071	500,000
9.3 NAIC 3	(d) .....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....	.....	.....
9.4 NAIC 4	(d) .....	.....	.....	.....	.....	.....	.....	XXX.....	XXX.....	.....	.....
9.5 NAIC 5	(d) .....	.....	.....	.....	.....	(c) .....	.....	XXX.....	XXX.....	.....	.....
9.6 NAIC 6	(d) .....	.....	.....	.....	.....	(c) .....	.....	XXX.....	XXX.....	.....	.....
9.7 Totals	8,458,190	58,477,745	50,095,899	36,465,496	47,986,657	(b) .....201,483,987	100.0	XXX.....	XXX.....	198,883,987	2,600,000
9.8 Line 9.7 as a % of Col. 6	4.2	29.0	24.9	18.1	23.8	100.0	XXX	XXX	XXX	98.7	1.3
10. Total Bonds Prior Year											
10.1 NAIC 1	3,690,057	35,386,308	34,466,791	25,825,937	30,160,625	XXX.....	XXX.....	129,529,718	70.3	129,529,718	.....
10.2 NAIC 2 .....	.....	.....16,786,111	22,893,472	1,887,452	13,125,027	XXX.....	XXX.....	54,692,062	29.7	54,692,062	.....
10.3 NAIC 3 .....	.....	.....	.....	.....	.....	XXX.....	XXX.....	.....	.....	.....	.....
10.4 NAIC 4 .....	.....	.....	.....	.....	.....	XXX.....	XXX.....	.....	.....	.....	.....
10.5 NAIC 5 .....	.....	.....	.....	.....	.....	XXX.....	XXX.....	(c) .....	.....	.....	.....
10.6 NAIC 6 .....	.....	.....	.....	.....	.....	XXX.....	XXX.....	(c) .....	.....	.....	.....
10.7 Totals	3,690,057	52,172,419	57,360,263	27,713,389	43,285,652	XXX.....	XXX.....	(b) .....184,221,780	100.0	184,221,780	.....
10.8 Line 10.7 as a % of Col. 8	2.0	28.3	31.1	15.0	23.5	XXX	XXX	100.0	XXX	100.0	.....
11. Total Publicly Traded Bonds											
11.1 NAIC 1	6,953,848	38,905,155	34,534,331	34,374,800	32,972,781	147,740,916	73.3	129,529,718	70.3	147,740,916	XXX.....
11.2 NAIC 2	1,504,341	19,572,590	12,961,568	2,090,696	15,013,876	51,143,071	25.4	54,692,062	29.7	51,143,071	XXX.....
11.3 NAIC 3 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....
11.4 NAIC 4 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....
11.5 NAIC 5 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....
11.6 NAIC 6 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....
11.7 Totals	8,458,190	58,477,745	47,495,899	36,465,496	47,986,657	198,883,987	98.7	184,221,780	100.0	198,883,987	XXX.....
11.8 Line 11.7 as a % of Col. 6	4.3	29.4	23.9	18.3	24.1	100.0	XXX	XXX	XXX	100.0	XXX.....
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	4.2	29.0	23.6	18.1	23.8	98.7	XXX	XXX	XXX	98.7	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....	.....	.....	.....2,100,000	.....	.....	.....2,100,000	1.0	.....	.....	XXX.....	2,100,000
12.2 NAIC 2 .....	.....	.....	.....500,000	.....	.....	.....500,000	0.2	.....	.....	XXX.....	500,000
12.3 NAIC 3 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	.....
12.4 NAIC 4 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	.....
12.5 NAIC 5 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	.....
12.6 NAIC 6 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX.....	.....
12.7 Totals .....	.....	.....	.....2,600,000	.....	.....	.....2,600,000	1.3	.....	.....	XXX.....	2,600,000
12.8 Line 12.7 as a % of Col. 6	.....	.....	100.0	.....	.....	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	.....	.....	1.3	.....	.....	1.3	XXX	XXX	XXX	XXX	1.3

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	7,074,154	55,641,967	48,286,599	34,015,303	47,435,146	192,453,169	95.5	XXX	XXX	189,853,169	2,600,000
9.2 Residential Mortgage-Backed Securities	1,024,676	1,950,147	944,824	925,686	349,560	5,194,893	2.6	XXX	XXX	5,194,893	
9.3 Commercial Mortgage-Backed Securities	359,360	885,631	864,476	1,524,507	201,951	3,835,925	1.9	XXX	XXX	3,835,925	
9.4 Other Loan-Backed and Structured Securities								XXX	XXX		
9.5 Totals	8,458,190	58,477,745	50,095,899	36,465,496	47,986,657	201,483,987	100.0	XXX	XXX	198,883,987	2,600,000
9.6 Line 9.5 as a % of Col. 6	4.2	29.0	24.9	18.1	23.8	100.0	XXX	XXX	XXX	98.7	1.3
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,812,550	48,288,219	54,941,576	24,460,070	42,576,751	XXX	XXX	172,079,166	93.4	172,079,166	
10.2 Residential Mortgage-Backed Securities	1,279,297	2,371,974	1,085,573	1,038,334	441,227	XXX	XXX	6,216,405	3.4	6,216,405	
10.3 Commercial Mortgage-Backed Securities	598,210	1,512,226	1,333,114	2,214,985	267,674	XXX	XXX	5,926,209	3.2	5,926,209	
10.4 Other Loan-Backed and Structured Securities						XXX	XXX				
10.5 Totals	3,690,057	52,172,419	57,360,263	27,713,389	43,285,652	XXX	XXX	184,221,780	100.0	184,221,780	
10.6 Line 10.5 as a % of Col. 8	2.0	28.3	31.1	15.0	23.5	XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	7,074,154	55,641,967	45,686,599	34,015,303	47,435,146	189,853,169	94.2	172,079,166	93.4	189,853,169	XXX
11.2 Residential Mortgage-Backed Securities	1,024,676	1,950,147	944,824	925,686	349,560	5,194,893	2.6	6,216,405	3.4	5,194,893	XXX
11.3 Commercial Mortgage-Backed Securities	359,360	885,631	864,476	1,524,507	201,951	3,835,925	1.9	5,926,209	3.2	3,835,925	XXX
11.4 Other Loan-Backed and Structured Securities											XXX
11.5 Totals	8,458,190	58,477,745	47,495,899	36,465,496	47,986,657	198,883,987	98.7	184,221,780	100.0	198,883,987	XXX
11.6 Line 11.5 as a % of Col. 6	4.3	29.4	23.9	18.3	24.1	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	4.2	29.0	23.6	18.1	23.8	98.7	XXX	XXX	XXX	98.7	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations			2,600,000			2,600,000	1.3			XXX	2,600,000
12.2 Residential Mortgage-Backed Securities										XXX	
12.3 Commercial Mortgage-Backed Securities										XXX	
12.4 Other Loan-Backed and Structured Securities										XXX	
12.5 Totals			2,600,000			2,600,000	1.3			XXX	2,600,000
12.6 Line 12.5 as a % of Col. 6			100.0			100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9			1.3			1.3	XXX	XXX	XXX	XXX	1.3

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	583,498	583,498			
2. Cost of short-term investments acquired	50,363,968	50,363,968			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	49,162,931	49,162,931			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,784,535	1,784,535			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	1,784,535	1,784,535			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0

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

Schedule DB - Part B - Verification - Futures Contracts
N O N E

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

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

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

Schedule E - Verification - Cash Equivalents
N O N E

Schedule A - Part 1 - Real Estate Owned
N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 1 - Mortgage Loans Owned
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned
N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made
N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
31331G-KR-9	FEDERAL FARM CREDIT BANK				1	671,048	117.8640	825,048	700,000	677,649		1,183			4.750	5.153	JJ	15,240	33,250	09/11/2009	01/16/2029
3134A4-AA-2	FEDERAL HOME LOAN MORTGAGE CO	.SD			1	153,959	143.3560	143,356	100,000	139,421		(1,950)		1,988	6.750	3.436	MS	1,988	6,750	09/01/2006	03/15/2031
31358D-DR-2	FEDERAL NATIONAL MORTGAGE ASSN	.@			1	1,638,360	60.6510	2,729,295	4,500,000	2,170,242		107,326			0.000	5.206	N/A			07/21/2011	05/15/2030
31359M-FJ-7	FEDERAL NATIONAL MORTGAGE ASSN				1	1,518,017	146.5220	1,831,525	1,250,000	1,481,918		(10,987)			7.125	5.315	JJ	41,068	89,063	03/31/2010	01/15/2030
88059F-BA-8	TENN VALLEY AUTH	..@			1FE	350,976	42.1890	675,024	1,600,000	484,890		25,567			0.000	5.566	N/A			01/13/2010	01/15/2038
912810-FE-3	US TREASURY BOND	.SD			1	736,507	133.0630	983,336	739,000	737,428		84			5.500	5.600	FA	15,352	40,645	09/12/2003	08/15/2028
912810-FF-0	US TREASURY BOND				1	109,547	130.6410	130,641	100,000	106,183		(345)			5.250	4.661	MN	5,250	5,250	06/27/2003	11/15/2028
912828-RH-5	US TREASURY BOND				1	1,747,066	100.3600	1,756,300	1,750,000	1,747,836		767			1.375	1.426	MS	6,082	24,063	12/30/2014	09/30/2018
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						6,925,480	XXX	9,074,525	10,739,000	7,545,567		121,645			XXX	XXX	XXX	80,407	199,020	XXX	XXX
38374F-3P-7	GNMA 2004-026- GE				1	548,039	110.8120	664,872	600,000	563,480		1,852			5.000	5.812	MON	2,500	30,000	08/02/2004	04/01/2034
38376W-AM-7	GNMA 2010-014- DC				1	151,128	101.3690	149,233	147,218	150,604		(18)			4.500	3.635	MON	552	6,625	03/08/2010	07/01/2037
38376V-BN-6	GNMA 2010-020- PW				1	406,522	103.6410	422,645	407,797	406,619		5			4.500	4.740	MON	1,529	18,351	03/08/2010	09/01/2038
38378K-QE-2	GNMA 2013-072- A				1	1,572,462	96.3130	1,491,530	1,548,627	1,571,577		(360)			2.039	1.881	MON	2,631	31,577	05/09/2013	10/16/2046
0399999. Subtotal - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						2,678,151	XXX	2,728,279	2,703,642	2,692,280		1,479			XXX	XXX	XXX	7,213	86,552	XXX	XXX
0599999. Total - U.S. Government Bonds						9,603,631	XXX	11,802,804	13,442,642	10,237,848		123,125			XXX	XXX	XXX	87,620	285,572	XXX	XXX
748148-RS-4	QUEBEC PROVINCE		R		1FE	305,591	111.6500	334,950	300,000	300,654		(718)			5.125	4.926	MN	2,007	15,375	01/03/2008	11/14/2016
0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations						305,591	XXX	334,950	300,000	300,654		(718)			XXX	XXX	XXX	2,007	15,375	XXX	XXX
1099999. Total - All Other Government Bonds						305,591	XXX	334,950	300,000	300,654		(718)			XXX	XXX	XXX	2,007	15,375	XXX	XXX
01179P-N6-0	ALASKA MUN BD GO				1FE	350,000	101.0480	353,668	350,000	350,000					3.346	3.374	FA	4,880	11,711	11/24/2009	08/01/2016
13063B-FI-4	CALIFORNIA ST GO BOND				1FE	464,380	108.8450	435,380	400,000	424,843		(10,937)			5.950	2.992	MS	7,933	23,800	03/26/2012	03/01/2018
560459-SE-5	MAINE MUN BD BK MUN BD BK 2 GO				1FE	756,315	108.3500	812,625	750,000	754,562		(351)			5.093	5.077	MN	6,366	38,198	06/15/2010	11/01/2025
917542-QR-6	UTAH ST TAXABLE GO BONDS				1FE	250,000	112.4370	281,093	250,000	250,000					4.554	4.606	JJ	5,693	11,385	09/29/2009	07/01/2024
97705L-WK-9	WISCONSIN ST GO BDS				1FE	475,000	110.9530	527,027	475,000	475,000					4.900	4.960	MN	3,879	23,275	09/03/2009	05/01/2023
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						2,295,695	XXX	2,409,792	2,225,000	2,254,404		(11,288)			XXX	XXX	XXX	28,751	108,369	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						2,295,695	XXX	2,409,792	2,225,000	2,254,404		(11,288)			XXX	XXX	XXX	28,751	108,369	XXX	XXX
094149-LP-4	BLOOMFIELD TWP MI GO				1FE	1,000,000	103.4770	1,034,770	1,000,000	1,000,000					3.090	3.114	MN	5,150	30,900	10/30/2013	05/01/2020
438670-P9-6	HONOLULU HI GO				1FE	247,738	100.5150	251,288	250,000	248,139		282			2.412	2.566	MN	1,005	6,030	08/14/2014	11/01/2021
580815-FZ-6	MCHENRY CNTY IL				1FE	335,782	108.3060	357,410	330,000	333,647		(429)			5.200	5.073	JD	763	17,160	03/09/2010	12/15/2022
776154-UC-8	ROMEDEVILLE IL GO				1FE	580,000	104.1170	603,879	580,000	580,000					3.900	3.938	JD	63	22,620	07/11/2013	12/30/2023
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						2,163,519	XXX	2,247,346	2,160,000	2,161,786		(136)			XXX	XXX	XXX	6,981	76,710	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						2,163,519	XXX	2,247,346	2,160,000	2,161,786		(136)			XXX	XXX	XXX	6,981	76,710	XXX	XXX
02765U-DC-5	AMERICAN MUN PWIR-B-BABS-OH				1FE	400,000	116.8190	467,276	400,000	400,000					6.424	6.527	FA	9,707	25,696	12/09/2009	02/15/2032
097464-WZ-0	BOISE ST UNIV ID REV				1FE	593,970	100.2580	601,548	600,000	595,823		1,229			1.887	2.121	AO	2,831	11,322	06/25/2014	04/01/2019
097464-XC-0	BOISE ST UNIV ID REV				1FE	575,000	97.0980	558,314	575,000	575,000					2.586	2.603	AO	3,717	14,870	05/01/2013	04/01/2022
167560-PL-9	CHICAGO ILL MET WTR RECLMATION	.SD			1FE	1,920,384	115.0860	1,944,953	1,690,000	1,914,110		(5,668)			5.720	4.865	JD	8,056	96,668	12/02/2014	12/01/2038
185630-VR-8	CLEMSON UNIV SC REV				1FE	750,000	100.0710	750,533	750,000	750,000					3.000	3.023	MN	3,750	20,625	12/10/2014	05/01/2024
185630-VS-6	CLEMSON UNIV SC REV				1FE	508,197	99.5940	512,909	515,000	508,793		564			3.000	3.175	MN	2,575	14,163	12/10/2014	05/01/2025
196896-LD-8	COLORADO ST BRD CMNTY COLLE				1FE	400,226	106.8480	400,680	375,000	391,592		(2,558)			3.920	3.109	MN	2,450	14,700	06/29/2012	11/01/2021
24916P-EU-7	DENVER COLO CITY & CNTY BRD	.SD			1FE	789,704	110.7160	885,728	800,000	791,080		245			6.000	6.193	JD	2,133	48,000	06/11/2009	12/15/2034
29270C-YM-1	ENERGY NW WA ELEC REV BOND				1FE	1,003,070	100.6960	1,006,960	1,000,000	1,001,622		(442)			2.197	2.160	JJ	10,985	21,970	08/21/2012	07/01/2019
34074G-DH-4	FLORIDA HURRICANE CATASTROP				1	1,508,485	1.507,575	1,507,575	1,500,000	1,505,499		(1,128)			2.985	2.929	JJ	22,463	44,925	04/24/2013	07/01/2020
438701-RA-4	HONOLULU HI CITY & CNTY WASTEREV				1FE	400,000	109.5020	438,008	400,000	400,000					4.113	4.155	JJ	8,226	16,452	11/09/2010	07/01/2020
485247-BB-5	KANSAS DEV FIN AUTH SALES TAX				1FE	474,193	107.9580	512,801	475,000	474,572		81			4.500	4.573	MS	7,125	21,375	05/20/2010	09/01/2020
485424-NF-8	KANSAS ST DEPT TRANSN HIWY REV	.SD			1FE	400,000	108.3880	433,552	400,000	400,000					4.596	4.649	MS	6,128	18,384	09/01/2010	09/01/2035
508354-RR-0	LAKE COUNTY IL FST PRESV DIST				1FE	400,580	109.6470	438,588	400,000	400,467		(16)			5.900	5.976	JD	1,049	23,600	02/01/2010	12/15/2032
56045R-BX-6	MAINE MUN BD BK QUAL SCH CO				1FE	466,056	117.1000	468,400	400,000	449,747		(4,025)			5.692	4.183	MN	3,795	22,768	08/31/2011	11/01/2025
57583U-BX-5	MASSACHUSETTS ST DEV FIN AG				1FE	500,000	103.1440	515,720	500,000	500,000					3.988	4.028	AO	4,985	19,940	04/28/2011	04/01/2017
57583U-BY-3	MASSACHUSETTS ST DEV-B-TXB-BROAD				1FE	1,093,890	105.6510	1,093,890	1,000,000	1,093,300		(22,969)			4.318	1.897	AO	10,795	43,180	03/20/2014	04/01/2018
582647-AG-6	MET WASHINGTON DC ARPTS				1FE	531,521	101.1680	536,190	530,000	531,469		(52)			3.935	3.941	AO	5,214	4,403	07/10/2015	10/01/2026
584610-GY-8	MICHIGAN ST GO SCH LN BDS 2				1FE	543,537	108.8090	533,164	490,000	530,748		(8,949)			4.300	2.268	AO	4,448	21,070	07/24/2014	04/15/2020
646139-W3-5	NEW JERSEY ST TPK AUTH TPK REV				1FE	473,171	142.4860	641,187	450,000	471,250		(335)			7.414	7.127	JJ	16,682	33,363	04/28/2009	01/01/2040
64971M-SE-8	NEW YORK N Y CITY TRANSITIO				1FE	547,550	106.3750	531,875	500,000	540,310		(7,240)			4.075	2.316	MN	3,396	20,375	01/27/2015	11/01/2020

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
65819W-AJ-2	NORTH CAROLINA EASTN MUN PW				1FE	1,000,000	102.3810	1,023,810	1,000,000	1,000,000					3.958	3.997	JJ	16,602		07/16/2015	07/01/2024
673588-EK-1	OAKLAND UNIV MICH REV GEN R				1FE	850,000	99.1790	843,022	850,000	850,000					2.530	2.546	MN	2,748	21,505	06/01/2013	05/15/2020
67756A-2N-1	OHIO ST HIGHER EDL FAC COMM				1FE	800,000	107.8030	862,424	800,000	800,000					3.679	3.713	JJ	14,716	29,432	11/16/2011	01/01/2021
680616-ZF-9	OLENTANGY SD-A-TAXABLE				1FE	1,137,970	111.8320	1,118,320	1,000,000	1,113,419		(24,551)			5.000	1.966	JD	4,167	36,250	02/11/2015	12/01/2019
73358W-CX-0	PORT AUTH NJ & NY				1FE	1,012,194	118.6790	1,068,111	900,000	1,008,087		(2,223)			5.647	4.871	MN	8,471	50,823	02/12/2014	11/01/2040
73358T-S2-8	PORT AUTH NY & NJ				1FE	500,715	108.5480	542,740	500,000	500,225		(76)			5.050	5.095	MS	7,435	25,250	03/26/2008	09/15/2018
751091-QW-2	RALEIGH-NC-TXBL-HSG				1FE	500,000	100.9620	504,810	500,000	500,000					3.400	3.429	JD	1,417	7,367	06/16/2015	06/01/2028
812631-GZ-6	SEATTLE WASH DRAIN & WASTEWATER				1FE	448,686	110.9750	499,388	450,000	449,190		98			4.750	4.838	MN	3,563	21,375	12/17/2009	11/01/2022
880558-AR-2	TENNESSEE ST SCH BD AUTH HI				1FE	501,000	98.1200	490,600	500,000	500,960		(40)			3.479	3.490	MN	2,899	8,698	05/06/2015	05/01/2028
880558-EV-9	TENNESSEE ST SCH BD AUTH HI				1FE	512,280	101.9100	519,741	510,000	511,879		(295)			2.669	2.617	MN	2,269	13,612	08/19/2014	11/01/2021
89602N-T6-1	TRIBOROUGH BRDG & TUNNEL NY				1FE	240,593	101.5310	238,598	235,000	239,020		(1,351)			2.435	1.829	MN	731	5,722	11/01/2014	11/15/2018
91412G-XU-4	UNIV OF CA J-REF-TXBL				1FE	1,400,000	100.7790	1,410,906	1,400,000	1,400,000					3.909	3.947	MN	6,993	34,964	03/13/2015	05/15/2029
91523N-QM-1	UNIVERSITY WASH UNIV REVS R				1FE	1,281,788	99.3200	1,276,262	1,285,000	1,281,853		66			3.100	3.151	JD	3,320	7,524	09/23/2015	12/01/2026
917343-BF-1	UTAH CNTY UTAH EXCISE TAX REV				1FE	263,965	114.7110	286,778	250,000	256,753		(1,475)			7.130	6.441	JD	1,485	17,825	05/17/2010	12/01/2019
940858-L9-2	WASHOE CNTY NV SCH DIST				1FE	350,000	109.1630	382,071	350,000	350,000					6.070	6.162	JD	1,770	21,245	11/12/2009	06/01/2024
959878-LM-9	WESTERN WA UNIV WA REV				1FE	200,000	109.2330	218,466	200,000	200,000					6.670	6.781	AO	3,335	13,340	06/30/2009	04/01/2024
962757-SD-3	WHEATON IL PK DIST				1FE	611,250	109.6960	658,176	600,000	608,110		(599)			5.650	5.547	JD	1,507	33,900	02/24/2010	12/15/2025
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						25,889,974	XXX	26,686,691	25,080,000	25,754,879		(81,709)			XXX	XXX	XXX	223,934	906,679	XXX	XXX
31412U-V6-1	FNMA POOL - 935533				1	157,056	109.7100	168,635	153,710	156,333		(10)			4.500	3.588	MON	576	5,917	12/14/2009	08/01/2039
31416B-NK-0	FNMA POOL - 995094				1	218,015	108.5450	221,778	204,319	217,574		(74)			4.000	0.334	MON	681	9,209	02/09/2012	11/01/2035
31417G-ZP-4	FNMA POOL - AB9749				1	2,685,516	100.2090	2,713,174	2,707,515	2,685,986		373			3.000	3.150	MON	6,769	81,225	09/05/2014	06/04/2043
31417M-QQ-9	FNMA POOL - AC3162				1	190,799	107.8360	185,631	172,142	176,776		(174)			4.500	2.969	MON	646	7,746	10/19/2009	10/01/2024
31417S-AA-8	FNMA POOL - AC5400				1	141,659	108.1970	150,861	139,432	141,156		(6)			4.500	3.863	MON	523	6,274	10/14/2009	10/01/2039
31418S-CJ-6	FNMA POOL - AD4572				1	177,747	110.0210	187,846	170,736	176,512		(23)			5.000	3.506	MON	711	8,537	05/13/2010	05/01/2040
31418T-D5-3	FNMA POOL - AD5523				1	337,415	108.2050	358,926	331,709	336,269		(14)			4.500	3.785	MON	1,244	14,927	05/13/2010	06/01/2040
31419C-D3-4	FNMA POOL - AE1921				1	114,206	106.0730	117,626	110,891	113,745		(15)			4.000	3.052	MON	370	4,436	10/13/2010	09/25/2040
3138A9-CX-0	FNMA POOL - AH7285				1	281,630	106.0870	303,640	286,218	281,756		119			4.479	4.755	MON	1,068	11,449	03/30/2011	03/01/2041
3138AD-HM-0	FNMA POOL - AI0235				1	162,275	104.7740	168,676	160,991	162,056		(34)			3.925	3.674	MON	527	5,635	05/01/2011	05/01/2026
31417Y-TU-1	FNMA POOL - MA0562				1	203,885	108.2240	211,270	195,216	203,016		(46)			4.500	3.195	MON	732	8,785	10/13/2010	10/25/2040
31417Y-W3-7	FNMA POOL - MA0665				1	544,023	106.0700	573,888	541,046	543,713		(12)			4.475	4.366	MON	2,018	21,642	05/25/2011	02/01/2041
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						5,214,225	XXX	5,361,949	5,173,924	5,194,893		84			XXX	XXX	XXX	15,864	186,781	XXX	XXX
31394Y-H9-8	FHLMC 2793- PE				1	358,500	107.6520	430,608	400,000	371,864		1,618			5.000	5.986	MON	1,667	20,000	07/02/2004	05/01/2034
31395M-DU-0	FHLMC 2934- KG				1	280,826	109.4330	315,348	288,165	282,911		186			5.000	5.391	MON	1,201	14,408	05/25/2005	02/01/2035
31393T-HN-9	FNMA 2003-081- LC				1	55,879	103.3010	62,637	60,636	57,439		132			4.500	5.408	MON	227	2,729	08/29/2003	08/01/2033
31394U-KE-1	FNMA 2005-102- PG				1	422,510	109.2770	494,382	452,412	431,430		942			5.000	5.817	MON	1,885	22,621	11/02/2005	11/01/2035
2799999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities						1,117,715	XXX	1,302,975	1,201,212	1,143,644		2,878			XXX	XXX	XXX	4,980	59,757	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						32,221,914	XXX	33,351,615	31,455,136	32,093,416		(78,747)			XXX	XXX	XXX	244,778	1,153,218	XXX	XXX
88579E-AC-9	3M COMPANY				1FE	723,766	123.8990	867,293	700,000	721,052		(538)			5.700	5.540	MS	11,748	39,900	06/18/2010	03/15/2037
88579Y-AH-4	3M COMPANY				1FE	489,974	98.3050	491,525	500,000	490,157		143			3.875	4.031	JD	861	17,438	09/17/2015	06/15/2044
00287Y-AP-4	ABBVIE INC				2FE	986,040	98.9350	989,350	1,000,000	986,125		85			3.200	3.458	MN	4,889		12/14/2015	11/06/2022
00440E-AJ-6	ACE INA HOLDINGS				1FE	998,413	104.9250	996,788	950,000	964,348		(12,506)			5.700	4.387	FA	20,457	54,150	03/19/2014	02/15/2017
00440E-AM-9	ACE INA HOLDINGS				1FE	819,710	111.9540	783,678	700,000	784,121		(16,690)			5.900	2.278	JD	1,836	29,500	12/14/2015	06/15/2019
00724F-AB-7	ADOBE SYSTEMS INC				1FE	1,200,727	108.3830	1,192,213	1,100,000	1,199,309		(1,418)			4.750	2.430	JD	21,771		12/09/2015	02/01/2020
00817Y-AG-3	AETNA INC				2FE	1,653,888	126.3650	1,541,653	1,220,000	1,628,445		(10,921)			6.750	4.412	JD	3,660	82,350	05/15/2014	12/15/2037
010392-EC-8	ALABAMA POWER CO				1FE	902,619	116.2430	1,011,314	870,000	905,490		(1,622)			5.700	5.567	FA	18,734	46,740	06/11/2015	02/15/2033
023135-AQ-9	AMAZON.COM INC				1FE	1,210,226	107.0910	1,231,547	1,150,000	1,210,038		(188)			4.950	4.674	JD	4,111	28,463	10/23/2015	12/05/2044
0258MO-DC-0	AMERICAN EXPRESS				1FE	408,836	100.9430	403,772	400,000	401,429		(1,953)			2.800	2.308	MS	3,173	11,200	01/30/2012	09/19/2016
0258MO-DK-2	AMERICAN EXPRESS				1FE	852,924	99.7510	847,884	850,000	851,915		(571)			2.125	2.063	MS	5,168	18,063	03/19/2014	03/18/2019
02665W-AH-4	AMERICAN HONDA FINANCE				1FE	1,304,979	100.6420	1,308,346	1,300,000	1,303,862		(1,014)			2.250	2.176	FA	11,050	27,300	11/24/2014	08/15/2019
02687Q-DG-0	AMERICAN INTL GROUP				2FE	1,248,832	107.9140	1,187,054	1,100,000	1,189,122		(42,478)			5.850	1.799	JD	29,494	64,350	11/13/2014	01/16/2018
03116Z-BH-2	AMGEN INC.				2FE	1,652,085	109.0060	1,635,090	1,500,000	1,647,165		(2,642)			5.650	5.041	JD	3,767	84,750	02/06/2014	06/15/2042
037833-AL-4	APPLE INC	SD			1FE	1,604,920	93.1820	1,723,867	1,850,000	1,614,326		4,186			3.850	4.736	MN	11,277	71,225	02/11/2014	05/04/2043
00206R-AS-1	AT & T INC.				2FE	387,576	113.7110	341,133	300,000	382,051		(1,955)			6.550	4.667	FA	7,423	19,650	01/18/2013	02/15/2039

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
05348E-AW-9	AVALONBAY COMMUNITIES				2FE	1,198,788	.98.8040	1,185,648	1,200,000	1,198,799		.11			3.500	3.543	MM		5,250		11/23/2015	11/15/2025
06406H-BU-2	BANK OF NEW YORK MELLON				1FE	1,318,227	.107.6590	1,291,908	1,200,000	1,292,462		(16,201)			4.150	2.541	FA		20,750	47,725	06/29/2015	02/01/2021
066836-AA-5	BAPTIST HEALTH SOUTH FL				1FE	811,435	.108.7920	843,138	775,000	798,960		(3,784)			4.591	4.019	FA		13,441	35,573	10/28/2013	08/15/2021
05531F-AL-7	BB&T CORPORATION				1FE	233,333	.100.0380	233,089	233,000	233,144		(87)			1.600	1.567	FA		1,408	3,728	10/25/2013	08/15/2017
079860-AE-2	BELLSOUTH CORP				2FE	265,275	.107.8940	269,735	250,000	262,330		(354)			6.550	6.194	JD		728	16,375	11/15/2004	06/15/2034
084664-BL-4	BERKSHIRE HATAWAY FIN				1FE	1,410,105	.117.5120	1,351,388	1,150,000	1,406,510		(3,595)			5.750	4.306	JJ		30,491	33,063	06/29/2015	01/15/2040
090572-AP-3	BIO-RAD LABS				2FE	972,115	.106.6900	1,024,224	960,000	967,956		(1,440)			4.875	4.746	JD		2,080	46,800	06/29/2012	12/15/2020
10112R-AS-3	BOSTON PROPERTIES LP				2FE	1,425,399	.105.1330	1,393,012	1,325,000	1,391,008		(11,157)			4.125	3.138	MM		6,984	54,656	04/24/2013	05/15/2021
07330N-AD-7	BRANCH BANKING & TRUST				1FE	658,925	.101.3550	658,808	650,000	655,540		(1,913)			2.300	1.994	AO		3,156	14,950	03/19/2014	10/15/2018
10513K-AA-2	BRANCH BANKING & TRUST				1FE	687,396	.102.8170	668,311	650,000	654,811		(6,605)			5.625	4.609	MS		10,766	36,563	12/02/2010	09/15/2016
115637-AK-6	BROWN-FORMAN CORP				1FE	1,022,663	.100.0590	1,000,590	1,000,000	1,000,518		(13,269)			2.500	1.172	JJ		11,528	25,000	04/21/2014	01/15/2016
115637-AM-2	BROWN-FORMAN CORP				1FE	728,883	.95.3010	729,053	765,000	730,905		1,869			2.250	2.978	JJ		7,937	5,963	12/14/2015	01/15/2023
12189L-AG-6	BURLINGTON NORTH SANTA FE				1FE	513,200	.102.0990	510,495	500,000	512,745		(248)			4.950	4.834	MS		7,288	24,750	02/18/2014	09/15/2041
12189T-AY-0	BURLINGTON NORTH SANTA FE				1FE	1,110,782	.105.4330	1,075,417	1,020,000	1,046,422		(19,440)			5.650	3.723	MM		9,605	57,630	11/26/2012	05/01/2017
14040H-BE-4	CAPITAL ONE FINANCIAL CO				2FE	1,700,867	.99.5090	1,691,653	1,700,000	1,700,586		(168)			2.450	2.454	AO		7,752	41,650	04/23/2014	04/24/2019
149123-BJ-9	CATERPILLAR INC				1FE	405,670	.130.8350	457,923	350,000	393,977		(1,706)			7.300	6.124	MM		4,258	25,550	08/27/2008	05/01/2031
149123-BN-0	CATERPILLAR INC				1FE	268,228	.118.2140	295,535	250,000	266,130		(412)			6.050	5.598	FA		5,714	15,125	03/09/2010	08/15/2036
149123-BS-9	CATERPILLAR INC				1FE	182,364	.108.2240	162,336	150,000	180,052		(678)			5.200	3.983	MM		737	7,800	05/31/2012	05/27/2041
15189T-AN-7	CENTERPOINT ENERGY				2FE	281,005	.104.5800	261,450	250,000	262,593		(11,471)			5.950	1.259	FA		6,198	14,875	05/21/2014	02/01/2017
15189W-AC-4	CENTERPOINT ENERGY				2FE	997,981	.107.3500	912,475	850,000	905,269		(29,183)			6.125	2.502	MM		8,677	52,063	03/19/2014	11/01/2017
15724*-AN-3	CF INDUSTRIES INC				2	500,000	.103.8930	519,465	500,000	500,000					4.930	4.991	AO		6,642		09/24/2015	10/15/2025
125509-BM-0	CIGNA CORP				2FE	493,155	.109.5260	492,867	450,000	476,986		(5,592)			5.125	3.716	JD		1,025	23,063	03/20/2013	06/15/2020
125509-BN-8	CIGNA CORP				2FE	647,852	.105.8310	687,902	650,000	649,053		156			4.375	4.459	JD		1,264	28,438	12/27/2011	12/15/2020
125509-BT-5	CIGNA CORP				2FE	381,385	.110.0680	385,238	350,000	380,334		(574)			5.375	4.847	FA		7,107	18,813	02/18/2014	02/15/2042
172062-AE-1	CINCINNATI FINL CORP				1FE	354,902	.113.0250	461,142	408,000	359,524		930			6.125	7.612	MM		4,165	24,990	06/02/2009	11/01/2034
172062-AF-8	CINCINNATI FINL CORP				1FE	877,979	.123.8980	867,286	700,000	872,450		(5,529)			6.920	4.374	MM		6,190	24,220	06/29/2015	05/15/2028
17275R-AC-6	CISCO SYSTEMS INC				1FE	434,161	.100.6220	427,644	425,000	425,215		(1,472)			5.500	5.207	FA		8,376	23,375	02/03/2009	02/22/2016
17275R-AD-4	CISCO SYSTEMS INC				1FE	1,179,791	.123.3770	1,233,770	1,000,000	1,168,175		(4,140)			5.900	4.791	FA		22,289	59,000	01/07/2014	02/15/2039
172967-EV-9	CITIGROUP INC				2FE	685,365	.119.6770	718,062	600,000	639,557		(10,463)			8.500	6.473	MM		5,525	51,000	05/04/2011	05/22/2019
172967-GL-9	CITIGROUP INC				2FE	858,375	.100.7590	906,831	900,000	866,037		4,020			3.375	4.025	MS		10,125	30,375	01/22/2014	03/01/2023
125720-AE-5	CME GROUP INC				1FE	1,880,507	.100.9990	1,868,482	1,850,000	1,877,469		(2,929)			3.000	2.775	MS		16,342	39,000	12/14/2015	09/15/2022
125896-BL-3	CMS ENERGY CORP				2FE	1,590,304	.100.0690	1,601,104	1,600,000	1,590,603		161			4.700	4.796	MS		19,009	75,200	03/05/2014	03/31/2043
20030N-BH-3	COMCAST CORP				1FE	1,752,440	.99.4590	1,740,533	1,750,000	1,752,721		90			4.250	4.282	JJ		34,295	14,875	12/09/2015	01/15/2033
20825C-AQ-7	CONOCOPHILLIPS				1FE	1,175,148	.106.2630	1,009,499	950,000	1,162,418		(5,280)			6.500	5.019	FA		25,729	61,750	09/15/2014	02/01/2039
209111-EB-5	CONS EDISON CO OF NY				1FE	453,280	.117.0950	484,773	414,000	448,346		(1,213)			5.875	5.210	AO		6,081	24,323	07/27/2011	04/01/2033
209111-EF-6	CONS EDISON CO OF NY				1FE	265,230	.115.4820	288,705	250,000	262,017		(389)			5.700	5.354	FA		5,938	14,250	08/01/2005	02/01/2034
209111-ES-8	CONS EDISON CO OF NY				1FE	875,679	.125.5980	879,186	700,000	867,725		(4,486)			6.300	4.599	FA		16,660	44,100	03/11/2014	08/15/2037
219350-AW-5	CORNING INC				2FE	1,533,532	.95.0340	1,425,510	1,500,000	1,531,332		(628)			4.750	4.668	MS		20,979	71,250	11/25/2013	03/15/2042
22160K-AC-9	COSTCO WHOLESALE CORP				1FE	1,285,111	.105.3840	1,264,608	1,200,000	1,241,845		(34,245)			5.500	2.605	MS		19,433	66,000	12/16/2014	03/15/2017
12656*-AJ-1	CSL LIMITED				1	675,000	.99.2800	670,140	675,000	675,000					3.630	3.663	AO		5,649		10/08/2015	10/08/2025
126408-GM-9	CSX CORP				2FE	1,611,645	.109.0760	1,527,064	1,400,000	1,494,255		(41,123)			6.250	3.128	MS		25,764	87,500	03/19/2014	03/15/2018
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
341081-EU-7	FLORIDA POWER & LIGHT				1FE	1,458,210		1,576,287	1,350,000	1,456,602		(1,155)			5.400	4.898	MS	24,300	48,600	12/14/2015	09/01/2035
341081-FL-6	FLORIDA POWER & LIGHT				1FE	248,015		250,198	250,000	250,000		35			4.050	4.138	AO	2,531	10,716	09/04/2014	10/01/2044
345370-CQ-1	FORD MOTOR COMPANY				2FE	1,685,397		1,621,596	1,700,000	1,685,817		252			4.750	4.863	JJ	37,235	80,750	04/21/2014	01/15/2043
369550-AT-5	GENERAL DYNAMICS CORP				1FE	1,633,048		1,628,480	1,750,000	1,633,456		409			3.600	4.047	MN	8,050	31,500	10/30/2015	11/15/2042
36962G-AR-2	GENERAL ELEC CAP CORP				1FE	858,027		880,648	810,000	842,970		(6,511)			4.375	3.485	MS	10,336	35,438	03/06/2014	09/16/2020
36962G-KZ-2	GENERAL ELEC CAP CORP				1FE	584,150		784,782	600,000	586,274		342			6.750	7.151	MS	11,925	40,500	06/29/2011	03/15/2032
370334-BH-6	GENERAL MILLS INC				2FE	1,573,962		1,536,822	1,400,000	1,512,868		(34,599)			5.650	2.995	FA	29,882	79,100	05/07/2014	02/15/2019
373334-JR-3	GEORGIA POWER COMPANY				1FE	297,138		321,438	300,000	297,389		50			5.400	5.540	JD	1,350	16,200	06/10/2010	06/01/2040
38141E-A6-6	GOLDMAND SACHS GROUP INC				1FE	1,589,191		1,639,617	1,450,000	1,536,917		(17,418)			6.000	4.565	JD	3,867	87,000	01/22/2014	06/15/2020
437076-BK-7	HOME DEPOT INC				1FE	1,736,278		1,742,330	1,700,000	1,736,083		(195)			3.350	3.119	MS	16,769		12/09/2015	09/15/2025
438506-AS-6	HONEYWELL INC				1FE	352,160		423,186	325,000	345,148		(1,069)			6.625	6.002	JD	.957	21,531	07/18/2008	06/15/2028
438516-AT-3	HONEYWELL INC				1FE	1,523,295		1,512,450	1,250,000	1,512,335		(4,280)			5.700	4.255	MS	20,979	37,050	11/30/2015	03/15/2037
459200-BB-6	IBM CORP				1FE	1,097,106		1,135,488	950,000	1,077,684		(5,066)			5.875	4.807	MN	4,961	55,813	11/20/2014	11/29/2032
459200-GM-7	IBM CORPORATION				1FE	101,403		115,8610	100,000	100,501		(156)			7.625	7.561	AO	7,625	7,625	10/23/2008	10/15/2018
45822P-AA-3	INTEGRYS ENERGY GROUP				2FE	690,905		688,935	650,000	674,044		(4,512)			4.170	3.363	MN	4,518	27,105	01/30/2012	11/01/2020
458140-AK-6	INTEL CORP				1FE	1,707,245		1,718,238	1,635,000	1,703,267		(1,405)			4.800	4.578	AO	19,620	78,480	03/13/2014	10/01/2041
24422E-QV-4	JOHN DEERE CAPITAL CORP				1FE	482,091		496,971	450,000	462,293		(4,252)			5.750	4.729	MS	7,978	25,875	12/30/2010	09/10/2018
24422E-RH-4	JOHN DEERE CAPITAL CORP				1FE	1,321,990		1,313,607	1,290,000	1,317,278		(2,528)			3.150	2.772	AO	8,579	26,775	12/14/2015	10/15/2021
478160-AL-8	JOHNSON & JOHNSON		SD		1FE	587,802		687,564	600,000	589,635		351			4.950	5.170	MN	3,795	42,075	02/03/2009	05/15/2033
46625H-JX-9	JPMORGAN CHASE & CO				1FE	1,866,303		1,875,327	1,850,000	1,866,370		67			3.625	3.533	MN	8,942	8,156	12/10/2015	05/13/2024
55907R-AA-6	MAGELLAN MIDSTREAM PARTN				2FE	1,591,245		1,521,540	1,500,000	1,565,101		(11,578)			4.250	3.343	FA	26,563	63,750	01/28/2014	02/01/2021
565849-AD-8	MARATHON OIL CORP				2FE	1,678,368		1,530,420	1,500,000	1,591,191		(50,938)			6.000	2.485	AO	22,500	90,000	04/23/2014	10/01/2017
571903-AL-7	MARRIOTT INTERNATIONAL				2FE	1,297,150		1,267,900	1,250,000	1,292,083		(5,067)			3.375	2.640	AO	8,906	21,094	05/18/2015	10/15/2020
571748-AR-3	MARSH & MCLENNAN COS INC				1FE	1,116,218		1,147,997	1,050,000	1,094,453		(7,219)			4.800	4.000	JJ	23,240	50,400	01/09/2013	07/15/2021
571748-AX-0	MARSH & MCLENNAN COS INC				1FE	199,164		197,744	200,000	199,253		68			3.500	3.579	MS	2,158	7,000	09/04/2014	03/10/2025
552690-CH-4	MDU RESOURCES				1FE	1,000,000		973,220	1,000,000	1,000,000					3.780	3.816	AO	6,405		10/30/2015	10/30/2025
59018Y-J6-9	MERRILL LYNCH & CO				2FE	1,272,921		1,288,776	1,200,000	1,241,806		(22,951)			6.400	4.335	FA	26,240	76,800	01/26/2015	08/28/2017
59156R-AE-8	METLIFE INC				1FE	939,435		1,053,191	852,000	932,846		(3,163)			6.500	5.789	JD	2,461	55,380	03/11/2014	12/15/2032
59156R-AT-5	METLIFE INC				1FE	620,950		583,920	500,000	572,087		(21,765)			7.717	2.879	FA	14,577	38,585	09/18/2013	02/15/2019
595620-AB-1	MIDAMERICAN ENERGY CO				1FE	1,005,931		1,033,292	806,000	976,778		(7,341)			6.750	4.970	JD	237	54,405	11/27/2012	12/30/2031
617446-6Q-7	MORGAN STANLEY				1FE	845,976		874,856	800,000	826,883		(11,898)			6.625	5.216	AO	13,250	53,000	04/25/2013	04/01/2018
61746B-DJ-2	MORGAN STANLEY				1FE	791,822		820,432	800,000	793,532		756			3.750	3.921	FA	10,500	30,000	06/25/2014	02/25/2023
637432-MS-1	NATIONAL RURAL UTIL COOP				1FE	1,720,310		1,685,142	1,700,000	1,720,038		(272)			4.023	3.965	MN	11,399	24,138	12/09/2015	11/01/2032
635405-AM-5	NATL CITY CORP				1FE	209,142		226,858	200,000	203,313		(856)			6.875	6.422	MN	1,757	13,750	06/18/2007	05/15/2019
644239-AY-1	NEW ENGLAND TEL & TELEG CO				1FE	245,624		247,994	200,000	232,377		(1,447)			7.875	6.220	MN	2,013	15,750	03/31/2003	11/15/2029
665772-QK-3	NORTH STS PIWR CO MINN				1FE	1,758,366		1,764,936	1,800,000	1,758,575		209			2.600	2.971	MN	5,980		12/16/2015	05/15/2023
66989H-AD-0	NOVARTIS CAPITAL CORP				1FE	1,151,115		1,207,437	1,100,000	1,139,739		(8,679)			4.400	3.551	AO	9,008	48,400	09/04/2014	04/24/2020
68389X-AC-9	ORACLE CORP				1FE	85,406		109,3350	100,000	95,430		1,752			5.750	8.131	AO	1,214	5,750	10/23/2008	04/15/2018
68389X-AE-5	ORACLE CORP				1FE	1,482,724		1,577,850	1,250,000	1,465,314		(5,123)			6.500	5.268	AO	17,153	81,250	02/13/2014	04/15/2038
69371R-M2-9	PACCAR FINANCIAL GROUP				1FE	1,254,213		1,248,438	1,250,000	1,253,182		(817)			2.200	2.140	MS	8,097	27,500	09/25/2014	09/15/2019
720186-AH-8	PIEDMONT NATUAL GAS CO				1FE	1,273,768		1,238,301	1,270,000	1,273,633		(133)			4.100	4.120	MS	17,357	49,611	11/24/2014	09/18/2034
693475-AL-9	PNC FINANCIAL SERVICES				1FE	679,579		689,633	700,000	682,333		2,160			2.854	3.295	JD	1,165	18,551	06/29/2015	11/09/2022
693476-BB-8	PNC FUNDING CORP				1FE	599,703		624,864	600,000	600,274		(272)			5.625	5.665	FA	14,063	33,750	01/31/2011	02/01/2017
69352P-AJ-2	PPL CAPITAL FUNDING INC				2FE	1,672,544		1,680,208	1,600,000	1,670,580		(1,180)			5.000	4.771	MS	23,556	80,000	04/22/2014	03/15/2044
74005P-AZ-7	PRAXAIR INC				1FE	1,355,800		1,318,629	1,300,000	1,349,640		(6,160)			3.000	2.291	MS	13,000	19,500	06/11/2015	09/01/2021
74251V-AA-0	PRINCIPAL FINANCIAL GROUP				2FE	1,580,168		1,629,502	1,400,000	1,571,512		(4,765)			6.050	5.184	AO	17,881	84,700	02/25/2014	10/15/2036
742718-DB-2	PROCTER & GAMBLE CO				1FE	1,243,757		1,372,327	1,100,000	1,236,485		(4,301)			5.800	4.910	FA	24,102	58,000	09/17/2015	08/15/2034
74432Q-BQ-7	PRUDENTIAL FINANCIAL INC				2FE	1,650,488		1,661,072	1,400,000	1,641,918		(4,840)			6.200	5.043	MN	11,091	86,800	03/11/2014	11/15/2040
74456Q-BK-1	PUBLIC SERVICE ELECTRIC				1FE	1,807,506		1,800,648	1,800,000	1,807,471		(35)			3.050	3.019	MN	7,015		12/14/2015	11/15/2024
745332-QE-4	PUGET SOUND ENERGY INC				1FE	1,574,282		1,595,522	1,515,000	1,574,275		(7)			4.434	4.229	MN	8,583		12/29/2015	11/15/2041
78387G-AQ-6	SBC COMMUNICATIONS INC				2FE	380,180		430,348	400,000	382,386		432			6.150	6.694	MS	7,243	24,600	06/02/2009	09/15/2034
816851-AT-6	SEMPRA ENERGY				2FE	1,163,963		1,169,676	1,200,000	1,171,015		3,790			2.875	3.307	AO	8,625	34,500	03/24/2015	10/01/2022
826418-BD-6	SIERRA PACIFIC POWER CO				1FE	683,144		101,8360	650,000	652,650		(6,981)			6.000	4.960	MN	4,983	39,000	06/29/2011	05/15/2016
828807-CT-2	SIMON PROPERTY GROUP LP				1FE	1,378,443		1,424,262	1,400,000	1,378,863		330			4.250	4.390	AO	14,875	60,598	06/11/2015	10/01/2044
842434-QD-2	SOUTHERN CALIF GAS CO SER HH				1FE	203,586		217,088	200,000	200,763		(305)			5.450	5.341	AO	2,301	10,900	10/30/2003	04/15/2018
855244-AD-1	STARBUCKS CORP				1FE	1,785,078		1,752,135	1,650,000	1,776,225		(8,853)			3.850	2.767	AO	15,881	46,200	12/09/2015	10/01/2023
862121-A*-1	STORE CAPITAL CORP				1FE	425,000		442,693	425,000	425,000					4.950	5.011	MN	2,454		11/19/2015	11/

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
887317-AK-1	TIME WARNER INC				2FE	1,734,462		1,682,522	1,560,000	1,682,084		(21,140)			4.750	3.148	MS	18,937	74,100	04/23/2014	03/29/2021
891490-AT-1	TOSCO CORP				1FE	459,722		128,3040	375,000	438,903		(2,746)			8.125	6.386	FA	11,510	30,469	07/24/2008	02/15/2030
89236T-BB-0	TOYOTA MOTOR CREDIT CORP				1FE	1,308,775		1,304,771	1,300,000	1,306,034		(1,906)			2.100	1.952	JJ	12,437	27,300	07/21/2014	01/17/2019
907818-CF-3	UNION PACIFIC CORP				1FE	463,568		453,516	350,000	448,304		(5,677)			6.625	3.906	FA	9,661	23,188	03/20/2013	02/01/2029
907818-DJ-4	UNION PACIFIC CORP				1FE	1,209,120		1,295,112	1,200,000	1,208,812		(174)			4.750	4.756	MS	16,783	57,000	03/11/2014	09/15/2041
911312-AH-9	UNITED PARCEL SERVICE	SD			1FE	601,409		650,292	600,000	600,119		(63)			5.500	5.567	JJ	15,217	33,000	01/15/2008	01/15/2018
911312-AR-7	UNITED PARCEL SERVICE				1FE	645,519		654,367	700,000	646,933		1,077			3.625	4.136	AO	6,132	25,375	09/05/2014	10/01/2042
913017-BJ-7	UNITED TECH CORP				1FE	590,647		674,616	600,000	592,185		199			5.400	5.595	MN	5,400	32,400	06/15/2010	05/01/2035
913017-BP-3	UNITED TECH CORP				1FE	660,093		123,7640	535,000	656,520		(2,847)			6.125	4.596	JJ	15,110	28,788	06/10/2015	07/15/2038
91159H-HA-1	US BANKCORP				1FE	276,738		108,0650	275,000	276,024		(167)			4.125	4.088	MN	1,166	11,344	05/26/2011	05/24/2021
91159H-HK-9	US BANKCORP				1FE	1,008,570		1,021,180	1,000,000	1,007,726		(748)			3.600	3.527	MS	11,000	36,000	11/14/2014	09/11/2024
92343V-BR-4	VERIZON COMMUNICATIONS				2FE	522,255		550,145	500,000	518,017		(1,909)			5.150	4.642	MS	7,582	25,750	09/18/2013	09/15/2023
92343V-CK-8	VERIZON COMMUNICATIONS INC NT				2FE	990,880		95,6540	980,000	990,824		(56)			4.862	4.850	FA	17,206		08/21/2015	08/21/2046
931142-CB-7	WALMART STORES				1FE	1,139,210		1,263,944	1,100,000	1,140,741		(1,518)			5.250	5.072	MS	19,250	57,750	11/17/2014	09/01/2035
94974B-EV-8	WELLS FARGO & COMPANY				1FE	694,824		652,854	600,000	659,916		(10,533)			4.600	2.572	AO	6,900	27,600	07/31/2012	04/01/2021
94974B-FP-0	WELLS FARGO & COMPANY				1FE	703,255		709,683	650,000	701,812		(867)			5.375	4.909	MN	5,726	34,938	04/22/2014	11/02/2043
976826-BE-6	WISCONSIN POWER & LIGHT				1FE	1,453,593		1,593,125	1,250,000	1,439,618		(4,891)			6.375	5.304	FA	30,104	79,688	02/13/2014	08/15/2037
976843-BJ-0	WISCONSIN PUBLIC SERVIC				1FE	828,664		769,705	705,000	827,101		(1,563)			4.752	3.798	MN	5,584	16,751	04/29/2015	11/01/2044
06366Q-VB-6	BANK OF MONTREAL	R			1FE	647,866		647,674	640,000	641,703		(1,619)			2.500	2.249	JJ	7,556	16,000	01/26/2012	01/11/2017
06367V-HL-2	BANK OF MONTREAL	R			1FE	658,483		655,239	650,000	656,398		(2,001)			2.375	2.053	JJ	6,690	15,438	12/16/2014	01/25/2019
136375-BD-3	CANADIAN NATIONAL RAILWAY	R			1FE	278,460		332,325	250,000	270,710		(1,086)			6.900	6.042	JJ	7,954	17,250	02/02/2007	07/15/2028
136375-BG-6	CANADIAN NATIONAL RAILWAY	R			1FE	1,009,673		995,355	750,000	986,015		(10,026)			7.375	4.610	AO	11,677	55,313	07/24/2013	10/15/2031
71644E-AJ-1	PETRO-CANADA	R			1FE	1,263,474		1,025,041	950,000	1,253,534		(7,729)			6.800	4.568	MN	8,254	64,600	10/21/2014	05/15/2038
78008S-7D-2	ROYAL BANK OF CANADA	R			1FE	1,293,475		1,285,685	1,275,000	1,288,281		(5,001)			2.200	1.792	JJ	11,999	28,050	12/17/2014	07/27/2018
00507U-AP-6	ACTAVIS FUNDING SCS	R			2FE	1,011,520		1,003,260	1,000,000	1,011,371		(149)			3.000	2.730	MS	9,083		12/10/2015	03/12/2020
03523T-AN-8	ANHEUSER BUSCH INBEV WORLDW	R			1FE	807,852		826,778	750,000	778,470		(6,339)			5.375	4.391	JJ	18,589	40,313	05/04/2011	01/15/2020
03523T-BQ-0	ANHEUSER BUSCH INBEV WORLDW	R			1FE	886,620		782,802	900,000	885,877		158			3.750	3.916	JJ	15,563	33,750	03/11/2014	07/15/2042
055451-AF-5	BHP BILLITON FINANCE	R			1FE	393,354		455,820	400,000	398,851		862			5.400	5.723	MS	5,520	21,600	03/26/2009	03/29/2017
055451-AH-1	BHP BILLITON FINANCE	R			1FE	937,335		830,363	750,000	846,481		(28,285)			6.500	2.387	AO	12,188	48,750	03/20/2013	04/01/2019
05565Q-DA-3	BP CAPITAL MARKETS PLC	R			1FE	1,177,524		1,168,644	1,200,000	1,177,615		91			3.506	3.782	MS	12,154		12/15/2015	03/17/2025
22303Q-AL-4	COVIDIEN INTL FINANCE SA	R			1FE	708,457		749,749	700,000	704,213		(847)			4.200	4.092	JD	1,307	29,400	01/31/2011	06/15/2020
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						154,527,264	XXX	155,245,012	145,507,000	152,651,344		(805,789)			XXX	XXX	XXX	1,751,384	5,648,610	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						154,527,264	XXX	155,245,012	145,507,000	152,651,344		(805,789)			XXX	XXX	XXX	1,751,384	5,648,610	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
7799999. Total - Issuer Obligations						192,107,522	XXX	195,998,316	186,011,000	190,668,634		(777,995)			XXX	XXX	XXX	2,093,464	6,954,763	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						5,214,225	XXX	5,361,949	5,173,924	5,194,893		84			XXX	XXX	XXX	15,864	186,781	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						3,795,867	XXX	4,031,254	3,904,854	3,835,925		4,358			XXX	XXX	XXX	12,192	146,310	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds						201,117,614	XXX	205,391,519	195,089,778	199,699,451		(773,553)			XXX	XXX	XXX	2,121,520	7,287,854	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
502647-AQ-6	MET WASHINGTON DC ARPTS		07/10/2015	SELECT ONE		531,521	530,000	
64971M-5E-8	NEW YORK N Y CITY TRANSITIO		01/27/2015	STERNE		547,550	500,000	5,037
65819W-AJ-2	NORTH CAROLINA EASTN MUN PW		07/16/2015	SELECT ONE		1,000,000	1,000,000	
680616-ZF-9	OLENTANGY SD-A-TAXABLE		02/11/2015	FIFTH THIRD		1,137,970	1,000,000	
751091-QW-2	RALEIGH-NC-TXBL-HSG		06/16/2015	FIFTH THIRD		500,000	500,000	
880558-AR-2	TENNESSEE ST SCH BD AUTH HI		05/06/2015	FIFTH THIRD		501,000	500,000	483
91412G-XU-4	UNIV OF CA J-REF-TXBL		03/13/2015	BARCLAYS		1,400,000	1,400,000	
91523N-QM-1	UNIVERSITY WASH UNIV REVS R		09/23/2015	FIFTH THIRD		1,281,788	1,285,000	553
3199999. Subtotal - Bonds - U.S. Special Revenues						6,899,829	6,715,000	6,074
88579Y-AH-4	3M COMPANY		09/17/2015	BOA		96,874	100,000	1,044
00287Y-AP-4	ABBVIE INC		12/14/2015	WELLS FARGO		986,040	1,000,000	3,644
00440E-AM-9	ACE INA HOLDINGS		12/14/2015	MILLENNIUM ADVISORS		224,910	200,000	66
00724F-AB-7	ADOBE SYSTEMS INC		12/09/2015	WELLS FARGO		1,200,727	1,100,000	19,303
010392-EC-8	ALABAMA POWER CO		06/11/2015	MILLENNIUM ADVISORS		117,646	100,000	1,916
023135-AQ-9	AMAZON.COM INC		10/23/2015	CITIGROU		1,210,226	1,150,000	22,612
05348E-AW-9	AVALONBAY COMMUNITIES		11/23/2015	USBANC		1,198,788	1,200,000	1,283
06406H-BU-2	BANK OF NEW YORK MELLON		06/29/2015	GOLDMAN		107,831	100,000	1,718
084664-BL-4	BERKSHIRE HATAWAY FIN		06/29/2015	VARIOUS		1,410,105	1,150,000	25,356
115637-AM-2	BROWN-FORMAN CORP		12/14/2015	VARIOUS		572,932	600,000	5,688
15724*-AN-3	CF INDUSTRIES INC		09/24/2015	MORGAN STANLEY		500,000	500,000	
172062-AF-8	CINCINNATI FINL CORP		06/29/2015	VARIOUS		877,979	700,000	5,286
125720-AE-5	CME GROUP INC		12/14/2015	VARIOUS		806,344	600,000	4,592
20030N-BH-3	COMCAST CORP		12/09/2015	AMHERST		1,405,376	1,400,000	24,626
12656*-AJ-1	CSL LIMITED		10/08/2015	CITIGROU		675,000		
235851-AR-3	DANAHER CORP		12/01/2015	VARIOUS		1,510,676	1,450,000	4,199
29379V-AC-7	ENTERPRISE PRODUCTS OPER		01/26/2015	BOA		1,101,829	950,000	30,703
29736R-AE-0	ESTEE LAUDER CO INC		01/14/2015	JP MORGAN		1,285,375	1,300,000	13,153
341081-EU-7	FLORIDA POWER & LIGHT		12/14/2015	MILLENNIUM ADVISORS		530,478	450,000	7,155
369550-AT-5	GENERAL DYNAMICS CORP		10/30/2015	AMHERST		1,633,048	1,750,000	29,575
437076-BK-7	HOME DEPOT INC		12/09/2015	AMHERST		1,736,278	1,700,000	14,079
438516-AT-3	HONEYWELL INC		11/30/2015	VARIOUS		922,655	750,000	9,548
24422E-RH-4	JOHN DEERE CAPITAL CORP		12/14/2015	MORGAN STANLEY		451,845	440,000	2,387
46625H-JX-9	JPMORGAN CHASE & CO		12/10/2015	VARIOUS		1,866,303	1,850,000	5,961
571903-AL-7	MARRIOTT INTERNATIONAL		05/18/2015	AMHERST		1,297,150	1,250,000	4,219
552690-CH-4	MDU RESOURCES		10/30/2015	KEY		1,000,000	1,000,000	
59018Y-J6-9	MERRILL LYNCH & CO		01/26/2015	JP MORGAN		558,110	500,000	13,422
637432-MS-1	NATIONAL RURAL UTIL COOP		12/09/2015	VARIOUS		1,720,310	1,700,000	17,958
665772-CK-3	NORTHN STS PWIR CO MINN		12/16/2015	MIZUHO SECURITIES		1,758,366	1,800,000	4,680
693475-AL-9	PNC FINANCIAL SERVICES		06/29/2015	FIRST TN		98,263	100,000	159
74005P-AZ-7	PRAXAIR INC.		06/11/2015	VARIOUS		1,355,800	1,300,000	3,775
742718-DB-2	PROCTER & GAMBLE CO		09/17/2015	AMHERST		123,101	100,000	596
74456Q-BK-1	PUBLIC SERVICE ELECTRIC		12/14/2015	WELLS FARGO		1,807,506	1,800,000	4,880
745332-CE-4	PUGET SOUND ENERGY INC		12/29/2015	SUSQUEHANNA		1,574,282	1,515,000	8,583
816851-AT-6	SEMPRA ENERGY		03/24/2015	KEY		201,638	200,000	2,811
828807-CT-2	SIMON PROPERTY GROUP LP		06/11/2015	BOA		95,587	100,000	885
855244-AD-1	STARBUCKS CORP		12/09/2015	VARIOUS		1,785,078	1,650,000	25,715
862121-A*-1	STORE CAPITAL CORP		11/19/2015	MORGAN STANLEY		425,000	425,000	
913017-BP-3	UNITED TECH CORP		06/10/2015	JP MORGAN		158,704	130,000	3,318
92343V-CK-8	VERIZON COMMUNICATIONS INC NT		08/21/2015	EXCHANGED		990,880	980,000	
976843-BJ-0	WISCONSIN PUBLIC SERVIC		04/29/2015	KEY		828,664	705,000	279
00507U-AP-6	ACTAVIS FUNDING SCS	R.	12/10/2015	IN CAPITAL		1,011,520	1,000,000	7,750
05665Q-DA-3	BP CAPITAL MARKETS PLC	R.	12/15/2015	RBC CAP		1,177,524	1,200,000	10,635
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						40,196,746	38,670,000	343,560
8399997. Total - Bonds - Part 3						47,096,574	45,385,000	349,634
8399998. Total - Bonds - Part 5						1,522,823	1,525,000	26,458
8399999. Total - Bonds						48,619,397	46,910,000	376,092
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						48,619,397	XXX	376,092

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
38376W-AM-7	GNMA 2010-014- DC		12/20/2015	PRINCIPAL RECEIPT		222,834	222,834	228,753	227,987		(5,153)		(5,153)		222,834				5,249	07/01/2037
38376V-BN-6	GNMA 2010-020- PW		12/16/2015	PRINCIPAL RECEIPT		92,203	92,203	91,915	91,936		267		267		92,203				3,434	09/01/2038
38378K-QE-2	GNMA 2013-072- A		12/15/2015	PRINCIPAL RECEIPT		146,586	146,586	148,842	148,792		(2,206)		(2,206)		146,586				1,948	10/16/2046
83162C-QK-2	SMALL BUSINESS ADMIN SER 2006-20G		06/04/2015	VARIOUS		141,580	129,849	137,700	135,655		(1,176)		(1,176)		134,479		7,101	7,101	7,042	07/01/2026
83162C-UG-6	SMALL BUSINESS ADMIN SER 2011-210		06/04/2015	VARIOUS		1,284,883	1,263,299	1,309,686	1,302,911		(2,608)		(2,608)		1,300,304		(15,421)	(15,421)	28,020	09/01/2031
0599999. Subtotal - Bonds - U.S. Governments						1,888,085	1,854,771	1,916,896	1,907,281		(10,876)		(10,876)		1,896,405		(8,320)	(8,320)	45,693	XXX
31395M-DU-0	FHLMC 2934- KG		12/01/2015	PRINCIPAL RECEIPT		102,874	102,874	100,254	100,932		1,942		1,942		102,874				2,529	02/01/2035
31393T-HN-9	FNMA 2003-081- LC		12/01/2015	PRINCIPAL RECEIPT		43,535	43,535	40,121	41,146		2,390		2,390		43,535				1,015	08/01/2033
31394U-KE-1	FNMA 2005-102- PG		12/01/2015	PRINCIPAL RECEIPT		47,588	47,588	44,443	45,282		2,306		2,306		47,588				2,010	11/01/2035
31412U-Y6-1	FNMA POOL - 935533		12/25/2015	PRINCIPAL RECEIPT		34,163	34,163	34,907	34,749		(585)		(585)		34,163				702	08/01/2039
31416B-NK-0	FNMA POOL - 995094		12/25/2015	PRINCIPAL RECEIPT		59,432	59,432	63,415	63,309		(3,877)		(3,877)		59,432				1,419	11/01/2035
31417G-ZP-4	FNMA POOL - AB9749		12/25/2015	PRINCIPAL RECEIPT		240,193	240,193	238,241	238,250		1,943		1,943		240,193				3,980	06/04/2043
31417M-QQ-9	FNMA POOL - AC3162		12/25/2015	PRINCIPAL RECEIPT		56,278	56,278	62,377	57,850		(1,572)		(1,572)		56,278				1,016	10/01/2024
31417S-AA-8	FNMA POOL - AC5400		12/25/2015	PRINCIPAL RECEIPT		45,517	45,517	46,244	46,082		(565)		(565)		45,517				1,068	10/01/2039
31418S-CJ-6	FNMA POOL - AD4572		12/25/2015	PRINCIPAL RECEIPT		61,772	61,772	64,309	63,870		(2,098)		(2,098)		61,772				2,254	05/01/2040
31418T-D5-3	FNMA POOL - AD5523		12/25/2015	PRINCIPAL RECEIPT		109,533	109,533	111,417	111,044		(1,510)		(1,510)		109,533				2,570	06/01/2040
31419C-D3-4	FNMA POOL - AE1921		12/25/2015	PRINCIPAL RECEIPT		34,167	34,167	35,188	35,051		(884)		(884)		34,167				637	09/25/2040
3138A9-CX-0	FNMA POOL - AH7285		12/25/2015	PRINCIPAL RECEIPT		117,795	117,795	115,907	115,909		1,885		1,885		117,795				1,952	03/01/2041
3138AD-HM-0	FNMA POOL - AI0235		12/25/2015	PRINCIPAL RECEIPT		68,125	68,125	68,669	68,590		(465)		(465)		68,125				1,727	05/01/2026
31417Y-TU-1	FNMA POOL - MA0562		12/25/2015	PRINCIPAL RECEIPT		54,101	54,101	56,504	56,276		(2,175)		(2,175)		54,101				1,171	10/25/2040
31417Y-W3-7	FNMA POOL - MA0665		12/25/2015	PRINCIPAL RECEIPT		129,973	129,973	130,688	130,616		(644)		(644)		129,973				2,792	02/01/2041
70922P-AL-6	PA TURNPIKE COMM		12/14/2015	RAYMOND		1,234,740	1,200,000	1,200,000	1,200,000						1,200,000		34,740	34,740	37,963	12/01/2024
3199999. Subtotal - Bonds - U.S. Special Revenues						2,439,787	2,405,047	2,412,684	2,408,956		(3,909)		(3,909)		2,405,047		34,740	34,740	64,803	XXX
002824-AW-0	ABBOTT LABORATORIES		03/19/2015	MILLENNIUM ADVISORS		193,328	175,000	182,880	179,650		(169)		(169)		179,480		13,848	13,848	2,346	05/27/2020
06406J-HB-4	BANK NEW YORK MELLON		03/15/2015	MATURITY		380,000	380,000	353,221	379,285		715		715		380,000				9,405	03/15/2015
166751-AJ-6	CHEVRON CORP		12/09/2015	CSFIRST		1,646,970	1,500,000	1,651,649	1,627,610		(27,814)		(27,814)		1,599,796		47,174	47,174	95,081	03/03/2019
191219-AP-9	COCA-COLA ENTERPRISES INC DEB		02/13/2015	SW SECUR		339,633	250,000	305,715	285,684		(477)		(477)		285,207		54,425	54,425	11,688	02/01/2022
20030N-AB-7	COMCAST CORP		01/15/2015	MATURITY		500,000	500,000	511,585	500,079		(79)		(79)		500,000				16,250	01/15/2015
20030N-BA-8	COMCAST CORP		12/09/2015	WELLS FARGO		561,500	500,000	535,821	522,700		(3,802)		(3,802)		518,898		42,602	42,602	33,117	03/01/2020
216871-AE-3	COOPER US INC		12/09/2015	FIDELITY CAPITAL		673,316	650,000	654,823	653,190		(457)		(457)		652,733		20,583	20,583	25,118	12/15/2020
25459H-AU-9	DIRECTV HOLDINGS/FN		12/09/2015	MORGAN STANLEY		1,627,683	1,450,000	1,644,148	1,590,025		(26,067)		(26,067)		1,563,959		63,724	63,724	102,462	10/01/2019
263534-BT-5	EI DUPONT DE NEIMOURS		10/09/2015	BANC ONE		445,936	400,000	389,967	395,447		888		888		396,335		49,601	49,601	29,600	07/15/2018
263534-CJ-6	EI DUPONT DE NEIMOURS		10/09/2015	JP MORGAN		810,333	885,000	858,926	859,062		373		373		859,436		(49,103)	(49,103)	42,237	02/15/2043
532457-BA-5	ELI LILLY & CO		03/19/2015	SUSQUEHANNA		507,480	400,000	390,684	391,659		41		41		391,700		115,780	115,780	11,655	03/15/2037
437076-AW-2	HOME DEPOT INC		12/09/2015	MILLENNIUM ADVISORS		1,381,063	1,250,000	1,310,410	1,302,038		(7,211)		(7,211)		1,294,826		86,236	86,236	66,153	04/01/2021
478366-AX-5	JOHNSON CONTROLS INC		06/17/2015	MILLENNIUM ADVISORS		631,848	600,000	602,958	601,995		(132)		(132)		601,862		29,986	29,986	20,613	03/01/2021
46625H-HL-7	JP MORGAN CHASE & CO		12/10/2015	VARIOUS		903,488	800,000	911,885	878,697		(16,164)		(16,164)		862,533		40,955	40,955	57,619	04/23/2019
494550-BR-6	KINDER MORGAN ENER PART		12/09/2015	WELLS FARGO		1,021,834	1,100,000	1,103,795	1,102,986		(659)		(659)		1,102,327		(80,493)	(80,493)	39,919	02/01/2019
50076Q-AU-0	KRAFT FOODS GROUP INC		01/09/2015	RBC CAP		1,542,578	1,350,000	1,550,705	1,530,623		(739)		(739)		1,529,885		12,693	12,693	31,041	02/10/2020
55616X-AH-0	MACYS RETAIL HLDGS INC		09/11/2015	MORGAN STANLEY		1,543,905	1,650,000	1,549,800	1,562,237		6,499		6,499		1,568,736		(24,831)	(24,831)	51,522	02/15/2023
58013M-EE-0	MCDONALD'S CORP		05/15/2015	BARCLAYS		443,432	400,000	390,780	396,314		400		400		396,714		46,718	46,718	15,396	03/01/2018
58013M-EG-5	MCDONALD'S CORP		05/15/2015	SW SECUR		223,244	200,000	209,034	204,178		(350)		(350)		203,828		19,416	19,416	8,028	02/01/2019
717081-CY-7	PFIZER INC		03/19/2015	BARCLAYS		313,849	210,000	218,761	218,121		(29)		(29)		218,092		95,757	95,757	7,938	03/15/2039
74456Q-BD-7	PUB SVC ELEC & GAS		12/09/2015	WELLS FARGO		1,264,584	1,200,000	1,229,520	1,226,479		(2,333)		(2,333)		1,224,146		40,438	40,438	56,125	03/15/2024
745310-AD-4	PUGET ENERGY INC		12/10/2015	DEUTSCHE		1,594,994	1,400,000	1,611,050	1,588,917		(23,962)		(23,962)		1,564,955		29,939	29,939	108,267	09/01/2021
84240Q-EY-5	SOUTHERN CAL EDISON		02/09/2015	JP MORGAN		213,956	205,000	205,247	205,029		(3)		(3)		205,026		8,929	8,929	5,751	01/15/2016
89417E-AG-4	TRAVELERS COS INC		12/10/2015	JP MORGAN		1,549,731	1,450,000	1,523,153	1,514,811		(9,768)		(9,768)		1,505,043		44,688	44,688	63,462	11/01/2020
91529Y-AH-9	UNUM GROUP		01/06/2015	LOOP		1,733,306	1,530,000	1,708,636	1,673,520		(317)		(317)		1,673,203		60,103	60,103	27,253	09/15/2020
923																				

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
8399998. Total - Bonds - Part 5						1,544,707	1,525,000	1,522,823			(6,221)		(6,221)		1,516,602		28,105	28,105	55,976	XXX
8399999. Total - Bonds						32,351,088	30,699,818	32,013,772	30,261,852		(140,158)		(140,158)		31,644,518		706,571	706,571	1,290,370	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks							XXX													XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX
9799999. Total - Common Stocks							XXX													XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX
9999999 - Totals						32,351,088	XXX	32,013,772	30,261,852		(140,158)		(140,158)		31,644,518		706,571	706,571	1,290,370	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

[illegible]

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identi- fication	Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds																XXX	XXX	XXX		
1099999. Total - All Other Government Bonds																XXX	XXX	XXX		
1799999. Total - U.S. States, Territories and Possessions Bonds																XXX	XXX	XXX		
2499999. Total - U.S. Political Subdivisions Bonds																XXX	XXX	XXX		
3199999. Total - U.S. Special Revenues Bonds																XXX	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds																XXX	XXX	XXX		
4899999. Total - Hybrid Securities																XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds																XXX	XXX	XXX		
7799999. Total - Issuer Obligations																XXX	XXX	XXX		
7899999. Total - Residential Mortgage-Backed Securities																XXX	XXX	XXX		
7999999. Total - Commercial Mortgage-Backed Securities																XXX	XXX	XXX		
8099999. Total - Other Loan-Backed and Structured Securities																XXX	XXX	XXX		
8399999. Total Bonds																XXX	XXX	XXX		
8699999. Total - Parent, Subsidiaries and Affiliates												XXX				XXX	XXX	XXX		
99FEDP-C1-5	FEDERATED PRIME CASH OBLIG FUND			12/30/2015	FIFTH THIRD	XXX	1,784,536						1,784,536			0.000	0.000		1,664	
8999999. Subtotal - Class One Money Market Mutual Funds							1,784,536					XXX	1,784,536			XXX	XXX	XXX	1,664	
9199999 - Totals							1,784,536					XXX	1,784,536			XXX	XXX	XXX	1,664	

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

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated
N O N E

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

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

Schedule DB - Part B - Section 2 - Futures Contracts Terminated
N O N E

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Fifth Third Bank Cincinnati, OH					43,562	XXX
JP Morgan Chase Bank Madison, WI					(70,713)	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			(27,151)	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			(27,151)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			(27,151)	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....(534,125)	4. April.....180,542	7. July.....(425,617)	10. October.....(314,806)
2. February.....(560,309)	5. May.....191,969	8. August.....60,666	11. November.....(42,767)
3. March140,257	6. June233,780	9. September(275,106)	12. December(27,151)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B LIFE INSURANCE			200,000	216,776
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B LIFE INSURANCE			39,922	53,225
12. Hawaii	HI	B LIFE INSURANCE			972,808	1,034,320
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B LIFE INSURANCE			121,617	130,058
23. Michigan	MI	B LIFE INSURANCE			29,942	39,919
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV	B LIFE INSURANCE			200,000	216,776
30. New Hampshire	NH	B LIFE INSURANCE			492,036	572,970
31. New Jersey	NJ					
32. New Mexico	NM	B LIFE INSURANCE			139,421	143,356
33. New York	NY					
34. North Carolina	NC	B LIFE INSURANCE			399,223	532,252
35. North Dakota	ND					
36. Ohio	OH	B BENEFIT OF ALL POLICYHOLDERS	1,381,080	1,564,735		
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX				
59. Subtotal	XXX	XXX	1,381,080	1,564,735	2,594,971	2,939,653
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5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

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