



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2016

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0000 (Current) 0000 (Prior) 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, US 45241 (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160 (Street and Number) Cincinnati, OH, US 45241 (City or Town, State, Country and Zip Code) 513-247-0711 (Area Code) (Telephone Number)

Mail Address P.O. Box 625700 (Street and Number or P.O. Box) Cincinnati, OH, US 45241-5700 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4675 Cornell Road, Suite 160 (Street and Number) Cincinnati, OH, US 45241 (City or Town, State, Country and Zip Code) 513-247-0711 (Area Code) (Telephone Number)

Internet Website Address www.uglify.com

Statutory Statement Contact Beth Adkins (Name) 513-247-5665 (Area Code) (Telephone Number) badkins@uglify.com (E-mail Address) 513-247-5040 (FAX Number)

OFFICERS

Chairman/President/CEO Jay Cresson Hardy Secretary Elaine Marie Greer

Treasurer Beth Anne Adkins

OTHER

Cynthia Lee English, Vice President Adam Michael Goller, Assistant Vice President Christopher Kuhnen, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham Alexander Meeker Clark Jerry Michael Gannon Jay Cresson Hardy Thomas Cresson Hardy John Joseph Waller John Bernard Yanko

State of Ohio SS: County of Hamilton

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 Hardy President Elaine Greer Secretary Beth Adkins Treasurer

Subscribed and sworn to before me this day of Michael O'Brien

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

Yes [ X ] No [ ]

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	203,572,986	0	203,572,986	199,699,451
2. Stocks:				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....390,873 ), cash equivalents (\$ .....0 ) and short-term investments (\$ .....1,615,716 ) .....	2,006,588	0	2,006,588	1,757,385
6. Contract loans (including \$ .....0 premium notes) .....	141,125	0	141,125	127,294
7. Derivatives .....	0	0	0	0
8. Other invested assets .....	0	0	0	0
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	205,720,700	0	205,720,700	201,584,130
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	2,152,522	0	2,152,522	2,121,520
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	38,163	0	38,163	42,326
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	2,859,806	0	2,859,806	2,792,341
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	272,638	0	272,638	254,410
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	18,568	0	18,568	0
18.2 Net deferred tax asset .....	3,102,399	2,116,399	986,000	986,000
19. Guaranty funds receivable or on deposit .....	7,149	0	7,149	9,036
20. Electronic data processing equipment and software .....	381,651	367,184	14,467	17,544
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	24,290	24,290	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	123,700	0	123,700	130,835
24. Health care (\$ .....0 ) and other amounts receivable .....	554,076	554,076	0	0
25. Aggregate write-ins for other than invested assets .....	40,286	40,286	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	215,295,948	3,102,236	212,193,712	207,938,142
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	215,295,948	3,102,236	212,193,712	207,938,142
DETAILS OF WRITE-INS				
1101. ....	0	0	0	0
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premiums Receivable .....	735	735	0	0
2502. Prepaid Expenses .....	39,551	39,551	0	0
2503. ....	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	40,286	40,286	0	0

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....193,080,894 less \$ .....0 included in Line 6.3 (including \$ .....0 Modco Reserve) .....	193,080,894	188,986,451
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	0	0
3. Liability for deposit-type contracts (including \$ .....0 Modco Reserve) .....	0	0
4. Contract claims:		
4.1 Life .....	1,039,345	1,042,805
4.2 Accident and health .....	0	0
5. Policyholders' dividends \$ .....0 and coupons \$ .....0 due and unpaid .....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ .....0 Modco) .....	0	0
6.2 Dividends not yet apportioned (including \$ .....0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ .....0 Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....0 discount; including \$ .....0 accident and health premiums .....	193,406	183,782
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
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 .....	0	0
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest Maintenance Reserve .....	1,752,139	1,889,687
10. Commissions to agents due or accrued-life and annuity contracts \$ .....0 , accident and health \$ .....0 and deposit-type contract funds \$ .....0 .....	91,201	0
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued .....	234,038	390,142
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	303,553	307,102
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	0	45,852
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by company as agent or trustee .....	288,519	264,039
18. Amounts held for agents' account, including \$ .....1,319,043 agents' credit balances .....	1,319,043	1,064,331
19. Remittances and items not allocated .....	616,001	608,238
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	794,814	768,070
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	0	0
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	0	0
24.10 Payable for securities lending .....	0	0
24.11 Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	0	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	199,712,954	195,550,500
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	199,712,954	195,550,500
29. Common capital stock .....	2,524,500	2,524,500
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus .....	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	6,871,888	6,778,772
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....0 in Separate Accounts Statement) .....	9,956,258	9,863,142
38. Totals of Lines 29, 30 and 37 .....	12,480,758	12,387,642
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	212,193,712	207,938,142
<b>DETAILS OF WRITE-INS</b>		
2501. ....	0	0
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	0	0
3101. ....	0	0
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....	0	0
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	11,351,511	10,725,571	45,335,967
2. Considerations for supplementary contracts with life contingencies .....	0	0	0
3. Net investment income .....	1,847,216	1,706,787	7,019,702
4. Amortization of Interest Maintenance Reserve (IMR) .....	85,850	108,764	420,430
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0
6. Commissions and expense allowances on reinsurance ceded .....	756,485	835,958	3,207,733
7. Reserve adjustments on reinsurance ceded .....	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0
8.3 Aggregate write-ins for miscellaneous income .....	148,982	0	554,867
9. Totals (Lines 1 to 8.3) .....	14,190,045	13,377,080	56,538,700
10. Death benefits .....	6,390,080	6,977,723	24,470,791
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0
12. Annuity benefits .....	0	0	0
13. Disability benefits and benefits under accident and health contracts .....	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0
15. Surrender benefits and withdrawals for life contracts .....	45,821	64,444	280,520
16. Group conversions .....	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	229	238	899
18. Payments on supplementary contracts with life contingencies .....	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	4,094,443	2,951,274	17,147,154
20. Totals (Lines 10 to 19) .....	10,530,573	9,993,679	41,899,364
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	2,224,713	2,095,064	8,947,184
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0
23. General insurance expenses .....	821,168	762,729	3,333,108
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	443,914	392,658	1,484,305
25. Increase in loading on deferred and uncollected premiums .....	(259)	126,306	225,886
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0
27. Aggregate write-ins for deductions .....	0	0	0
28. Totals (Lines 20 to 27) .....	14,020,109	13,370,436	55,889,848
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	169,936	6,644	648,852
30. Dividends to policyholders .....	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	169,936	6,644	648,852
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(5,644)	(35,256)	2,683
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) .....	175,580	41,900	646,169
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....0 (excluding taxes of \$ .....12,924 transferred to the IMR) .....	0	0	0
35. Net income (Line 33 plus Line 34) .....	175,580	41,900	646,169
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	12,387,642	11,479,869	11,479,869
37. Net income (Line 35) .....	175,580	41,900	646,169
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0	0	0	0
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0	0
40. Change in net deferred income tax .....	(56,360)	(8,998)	(32,431)
41. Change in nonadmitted assets .....	75,640	(5,991)	31,134
42. Change in liability for reinsurance in unauthorized and certified companies .....	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	0	0	0
44. Change in asset valuation reserve .....	(26,744)	(32,759)	(117,100)
45. Change in treasury stock .....	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....	0	0	0
47. Other changes in surplus in Separate Accounts Statement .....	0	0	0
48. Change in surplus notes .....	0	0	0
49. Cumulative effect of changes in accounting principles .....	0	0	0
50. Capital changes:			
50.1 Paid in .....	0	0	0
50.2 Transferred from surplus (Stock Dividend) .....	0	0	0
50.3 Transferred to surplus .....	0	0	0
51. Surplus adjustment:			
51.1 Paid in .....	0	500,000	500,000
51.2 Transferred to capital (Stock Dividend) .....	0	0	0
51.3 Transferred from capital .....	0	0	0
51.4 Change in surplus as a result of reinsurance .....	0	0	0
52. Dividends to stockholders .....	(75,000)	0	(120,000)
53. Aggregate write-ins for gains and losses in surplus .....	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	93,116	494,152	907,773
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	12,480,758	11,974,021	12,387,642
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income .....	148,982	0	554,867
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	148,982	0	554,867
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	0	0	0
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	0	0	0

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	11,298,091	10,588,377	44,996,921
2. Net investment income .....	1,943,771	2,050,216	7,900,622
3. Miscellaneous income .....	887,239	835,958	3,762,600
4. Total (Lines 1 to 3) .....	14,129,102	13,474,551	56,660,143
5. Benefit and loss related payments .....	6,439,590	7,061,602	25,293,778
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	3,458,464	3,321,475	13,823,184
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....	45,854	115,393	213,534
10. Total (Lines 5 through 9) .....	9,943,908	10,498,470	39,330,496
11. Net cash from operations (Line 4 minus Line 10) .....	4,185,193	2,976,081	17,329,647
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	11,096,873	6,168,435	32,351,088
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	11,096,873	6,168,435	32,351,088
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	15,230,535	9,357,723	48,619,397
13.2 Stocks .....	0	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	0	0
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	15,230,535	9,357,723	48,619,397
14. Net increase (or decrease) in contract loans and premium notes .....	13,831	5,743	38,997
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(4,147,493)	(3,195,031)	(16,307,306)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	500,000	500,000
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	75,000	0	120,000
16.6 Other cash provided (applied) .....	286,503	(69,962)	(183,406)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	211,503	430,038	196,594
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) ..	249,203	211,088	1,218,935
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	1,757,385	538,450	538,450
19.2 End of period (Line 18 plus Line 19.1) .....	2,006,588	749,538	1,757,385

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....	0	0	0
2. Ordinary life insurance .....	4,350,209	4,784,409	18,097,432
3. Ordinary individual annuities .....	0	0	0
4. Credit life (group and individual) .....	0	0	0
5. Group life insurance .....	10,982,897	10,195,797	43,696,720
6. Group annuities .....	0	0	0
7. A & H - group .....	0	0	0
8. A & H - credit (group and individual) .....	0	0	0
9. A & H - other .....	0	0	0
10. Aggregate of all other lines of business .....	0	0	0
11. Subtotal .....	15,333,106	14,980,206	61,794,151
12. Deposit-type contracts .....	0	0	0
13. Total	15,333,106	14,980,206	61,794,151
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

**NOTES TO FINANCIAL STATEMENTS**

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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.

NET INCOME	STATE	2016	2015
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 175,580	\$ 646,169
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 175,580	\$ 646,169
SURPLUS	STATE	2016	2015
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 12,480,758	\$ 12,387,642
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 12,480,758	\$ 12,387,642

C. Accounting Policies

(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.

D. Going Concern– No Change.

2. Accounting Changes and Correction of Errors – No Change.

3. Business Combinations and Goodwill – No Change.

4. Discontinued Operations – No Change.

5. Investments

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	\$ 1,207
2. 12 months or Longer	\$ 53,710



STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$ 107,037
2. 12 months or Longer	\$ 1,617,383

(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 March 31, 2016.

E. Repurchase Agreements and/or Securities Lending Transactions – No Change.

I. Working Capital Finance Investments – Not Applicable.

J. Offsetting and Netting of Assets and Liabilities – Not Applicable.

6. Joint Ventures, Partnerships, and Limited Liability Companies – No Change.

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

10. Information Concerning Parent, Subsidiaries and Affiliates – No Change.

11. Debt – No Change.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.

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

4. Shareholder dividends of \$75,000 were paid as of March 31, 2016.

14. Liabilities, Contingencies and Assessments – No Change.

15. Leases – No Change.

16. Financial Instruments with Off-Balance Sheet Risk – No Change.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.

18. Gain or Loss from Uninsured A&H Plans – No Change.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.

20. Fair Value Measurements – No Change.

21. Other Items – No Change.

22. Events Subsequent – No Change.

23. Reinsurance – No Change.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.

25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.

26. Intercompany Pooling Managements – No Change.

27. Structured Settlements – No Change.

28. Health Care Receivables – No Change.

29. Participating Policies – No Change.

30. Premium Deficiency Reserves – No Change.

31. Reserves for Life Contracts and Annuity Contracts – No Change.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

33. Premiums and Annuity Considerations Deferred and Uncollected – No Change.

34. Separate Accounts – No Change.

35. Loss/Claim Adjustment Expense – No Change.

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [ ☐ ] No [ ☒ ]
- 1.2

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

Yes [ ☐ ] No [ ☐ ]
- 2.1

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

Yes [ ☐ ] No [ ☒ ]
- 2.2

If yes, date of change: .....
- 3.1

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

If yes, complete Schedule Y, Parts 1 and 1A.

Yes [ ☒ ] No [ ☐ ]
- 3.2

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

Yes [ ☐ ] No [ ☒ ]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 4.1

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

Yes [ ☐ ] No [ ☒ ]
- 4.2

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

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

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

Yes [ ☐ ] No [ ☒ ] N/A [ ☐ ]

If yes, attach an explanation.
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2012
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....

12/31/2012
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....

09/13/2013
- 6.4

By what department or departments?
- 6.5

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

Yes [ ☐ ] No [ ☐ ] N/A [ ☒ ]
- 6.6

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

Yes [ ☐ ] No [ ☐ ] N/A [ ☒ ]
- 7.1

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

Yes [ ☐ ] No [ ☒ ]
- 7.2

If yes, give full information:
- 8.1

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

Yes [ ☐ ] No [ ☒ ]
- 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 [ ☒ ]
- 8.4

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

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

STATEMENT AS OF MARCH 31, 2016 OF THE  UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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

Yes [ X ] No [   ]
- 9.11

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

Has the code of ethics for senior managers been amended? .....

Yes [   ] No [ X ]
- 9.21

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

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

Yes [   ] No [ X ]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [ X ] No [   ]
- 10.2

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

\$ .....0

INVESTMENT

- 11.1

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

Yes [   ] No [ X ]
- 11.2

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

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

\$ .....0
13.

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

\$ .....0
- 14.1

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

Yes [   ] No [ X ]
- 14.2

If yes, please complete the following:
- |   | 1   | 2  |
|---|---|--|
|   | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>Carrying Value |
| 14.21 Bonds .....   | \$ .....0   | \$ .....0  |
| 14.22 Preferred Stock .....   | \$ .....0   | \$ .....0  |
| 14.23 Common Stock .....  | \$ .....0   | \$ .....0  |
| 14.24 Short-Term Investments .....  | \$ .....0   | \$ .....0  |
| 14.25 Mortgage Loans on Real Estate .....   | \$ .....0   | \$ .....0  |
| 14.26 All Other .....   | \$ .....0   | \$ .....0  |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....0   | \$ .....0  |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ .....0   | \$ .....0  |
- 15.1

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

Yes [   ] No [ X ]
- 15.2

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

Yes [   ] No [   ]

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

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

16.3 Total payable for securities lending reported on the liability page.
- \$

\$

\$
- 0

0

0

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

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

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

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?
- Yes
- [ ]
- No
- [ X ]

- 17.4 If yes, give full information relating thereto:

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

- 17.5 Identify all investment advisors, brokers/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 Central Registration Depository	2 Name(s)	3 Address
	McDonnell Investment Advisors, LLC	1515 West 22nd, 11th Floor., Oak Brook, IL 60523
	Advantus Capital Management INC	400 Robert Street North, St. Paul MN 55101

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?
- Yes
- [ X ]
- No
- [ ]

- 18.2 If no, list exceptions:

STATEMENT AS OF MARCH 31, 2016 OF THE   UNITY FINANCIAL LIFE INSURANCE COMPANY

**GENERAL INTERROGATORIES**

**PART 2 - LIFE & HEALTH**

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

0

1.12

Residential Mortgages

\$

0

1.13

Commercial Mortgages

\$

0

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

0

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

0

1.32

Residential Mortgages

\$

0

1.33

Commercial Mortgages

\$

0

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

0

1.42

Residential Mortgages

\$

0

1.43

Commercial Mortgages

\$

0

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

0

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

0

1.62

Residential Mortgages

\$

0

1.63

Commercial Mortgages

\$

0

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

0.000 %

2.2

A&H cost containment percent

0.000 %

2.3

A&H expense percent excluding cost containment expenses

0.000 %

3.1

Do you act as a custodian for health savings accounts?

Yes [   ]    No [ X ]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

0

3.3

Do you act as an administrator for health savings accounts?

Yes [   ]    No [ X ]

3.4

If yes, please provide the balance of the funds administered as of the reporting date

\$

0

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

[illegible]

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2 Life Insurance Premiums	3 Annuity Considerations				
Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts			
1. Alabama .....	AL	L	288,501	.0	.0	.0	288,501	.0	
2. Alaska .....	AK	N	406	.0	.0	.0	406	.0	
3. Arizona .....	AZ	L	33,945	.0	.0	.0	33,945	.0	
4. Arkansas .....	AR	L	58,778	.0	.0	.0	58,778	.0	
5. California .....	CA	L	145,777	.0	.0	.0	145,777	.0	
6. Colorado .....	CO	L	99,190	.0	.0	.0	99,190	.0	
7. Connecticut .....	CT	L	2,646	.0	.0	.0	2,646	.0	
8. Delaware .....	DE	L	9,921	.0	.0	.0	9,921	.0	
9. District of Columbia .....	DC	L	20,124	.0	.0	.0	20,124	.0	
10. Florida .....	FL	L	920,446	.0	.0	.0	920,446	.0	
11. Georgia .....	GA	L	381,519	.0	.0	.0	381,519	.0	
12. Hawaii .....	HI	L	169	.0	.0	.0	169	.0	
13. Idaho .....	ID	L	2,028	.0	.0	.0	2,028	.0	
14. Illinois .....	IL	L	350,280	.0	.0	.0	350,280	.0	
15. Indiana .....	IN	L	823,030	.0	.0	.0	823,030	.0	
16. Iowa .....	IA	L	14,886	.0	.0	.0	14,886	.0	
17. Kansas .....	KS	L	44,998	.0	.0	.0	44,998	.0	
18. Kentucky .....	KY	L	42,525	.0	.0	.0	42,525	.0	
19. Louisiana .....	LA	L	650,245	.0	.0	.0	650,245	.0	
20. Maine .....	ME	L	19,798	.0	.0	.0	19,798	.0	
21. Maryland .....	MD	L	87,891	.0	.0	.0	87,891	.0	
22. Massachusetts .....	MA	L	58,883	.0	.0	.0	58,883	.0	
23. Michigan .....	MI	N	14,441	.0	.0	.0	14,441	.0	
24. Minnesota .....	MN	L	130,472	.0	.0	.0	130,472	.0	
25. Mississippi .....	MS	L	1,292,195	.0	.0	.0	1,292,195	.0	
26. Missouri .....	MO	L	309,790	.0	.0	.0	309,790	.0	
27. Montana .....	MT	L	247	.0	.0	.0	247	.0	
28. Nebraska .....	NE	L	137,977	.0	.0	.0	137,977	.0	
29. Nevada .....	NV	L	26,945	.0	.0	.0	26,945	.0	
30. New Hampshire .....	NH	L	1,358	.0	.0	.0	1,358	.0	
31. New Jersey .....	NJ	L	163,253	.0	.0	.0	163,253	.0	
32. New Mexico .....	NM	L	31,784	.0	.0	.0	31,784	.0	
33. New York .....	NY	N	32,887	.0	.0	.0	32,887	.0	
34. North Carolina .....	NC	L	1,561,887	.0	.0	.0	1,561,887	.0	
35. North Dakota .....	ND	L	1,673	.0	.0	.0	1,673	.0	
36. Ohio .....	OH	L	945,369	.0	.0	.0	945,369	.0	
37. Oklahoma .....	OK	L	97,579	.0	.0	.0	97,579	.0	
38. Oregon .....	OR	L	32,897	.0	.0	.0	32,897	.0	
39. Pennsylvania .....	PA	L	985,697	.0	.0	.0	985,697	.0	
40. Rhode Island .....	RI	L	0	.0	.0	.0	0	.0	
41. South Carolina .....	SC	L	403,570	.0	.0	.0	403,570	.0	
42. South Dakota .....	SD	L	990	.0	.0	.0	990	.0	
43. Tennessee .....	TN	L	369,404	.0	.0	.0	369,404	.0	
44. Texas .....	TX	L	4,069,355	.0	.0	.0	4,069,355	.0	
45. Utah .....	UT	L	742	.0	.0	.0	742	.0	
46. Vermont .....	VT	L	466	.0	.0	.0	466	.0	
47. Virginia .....	VA	L	90,362	.0	.0	.0	90,362	.0	
48. Washington .....	WA	L	6,882	.0	.0	.0	6,882	.0	
49. West Virginia .....	WV	L	40,447	.0	.0	.0	40,447	.0	
50. Wisconsin .....	WI	L	558,733	.0	.0	.0	558,733	.0	
51. Wyoming .....	WY	L	836	.0	.0	.0	836	.0	
52. American Samoa .....	AS	N	0	.0	.0	.0	0	.0	
53. Guam .....	GU	N	0	.0	.0	.0	0	.0	
54. Puerto Rico .....	PR	N	233	.0	.0	.0	233	.0	
55. U.S. Virgin Islands .....	VI	N	0	.0	.0	.0	0	.0	
56. Northern Mariana Islands .....	MP	N	0	.0	.0	.0	0	.0	
57. Canada .....	CAN	N	0	.0	.0	.0	0	.0	
58. Aggregate Other Aliens .....	OT	XXX	0	.0	.0	.0	0	.0	
59. Subtotal .....	(a)	48	15,364,453	.0	.0	.0	15,364,453	.0	
90. Reporting entity contributions for employee benefits plans .....	XXX		0	.0	.0	.0	0	.0	
91. Dividends or refunds applied to purchase paid-up additions and annuities .....	XXX		0	.0	.0	.0	0	.0	
92. Dividends or refunds applied to shorten endowment or premium paying period .....	XXX		0	.0	.0	.0	0	.0	
93. Premium or annuity considerations waived under disability or other contract provisions .....	XXX		0	.0	.0	.0	0	.0	
94. Aggregate or other amounts not allocable by State .....	XXX		0	.0	.0	.0	0	.0	
95. Totals (Direct Business) .....	XXX		15,364,453	.0	.0	.0	15,364,453	.0	
96. Plus Reinsurance Assumed .....	XXX		0	.0	.0	.0	0	.0	
97. Totals (All Business) .....	XXX		15,364,453	.0	.0	.0	15,364,453	.0	
98. Less Reinsurance Ceded .....	XXX		4,066,362	.0	.0	.0	4,066,362	.0	
99. Totals (All Business) less Reinsurance Ceded .....	XXX		11,298,091	0	0	0	11,298,091	0	
DETAILS OF WRITE-INS									
58001. Switzerland .....	XXX		0	.0	.0	.0	0	.0	
58002. ....	XXX								
58003. ....	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page .....	XXX		0	.0	.0	.0	0	.0	
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		0	0	0	0	0	0	
9401. ....	XXX								
9402. ....	XXX								
9403. ....	XXX								
9498. Summary of remaining write-ins for Line 94 from overflow page .....	XXX		0	.0	.0	.0	0	.0	
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX		0	0	0	0	0	0	

(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 business in the state.

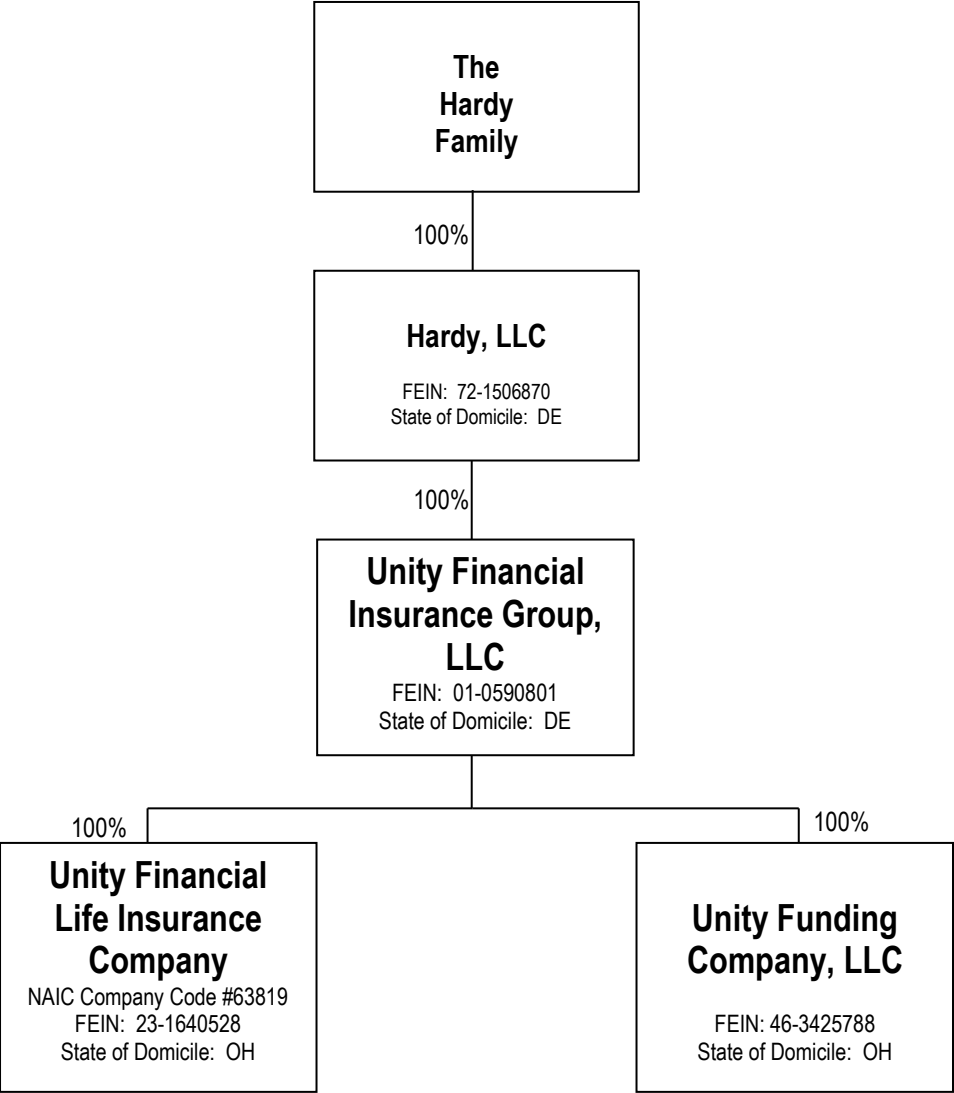
(a) Insert the number of L responses except for Canada and Other Alien.



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

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STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY



**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2016 OF THE   UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

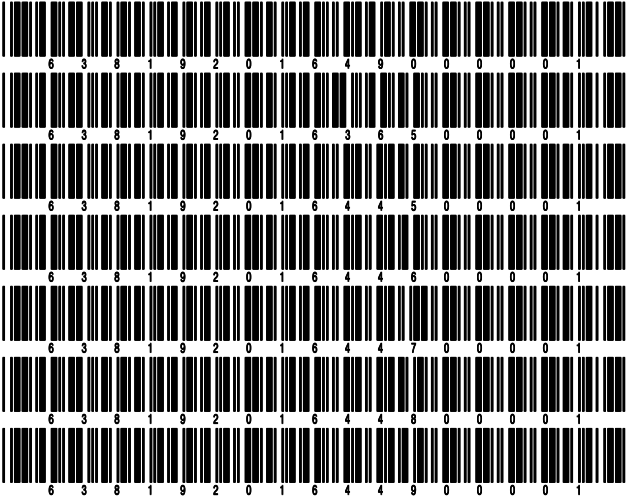
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC? .....	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC? .....	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC? .....	NO

Explanation:

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

Bar Code:

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





SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	199,699,451	183,638,283
2. Cost of bonds and stocks acquired .....	15,230,535	48,619,397
3. Accrual of discount .....	58,371	223,510
4. Unrealized valuation increase (decrease) .....	0	0
5. Total gain (loss) on disposals .....	(64,620)	706,571
6. Deduct consideration for bonds and stocks disposed of .....	11,096,873	32,351,088
7. Deduct amortization of premium .....	253,877	1,137,221
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	203,572,986	199,699,451
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	203,572,986	199,699,451

STATEMENT AS OF MARCH 31, 2016 OF THE   UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	149,840,916	28,928,192	20,832,526	(2,701,918)	155,234,664	0	0	149,840,916
2. NAIC 2 (a) .....	51,643,071	2,290,430	6,485,874	2,506,411	49,954,038	0	0	51,643,071
3. NAIC 3 (a) .....	0	0	0	0	0	0	0	0
4. NAIC 4 (a) .....	0	0	0	0	0	0	0	0
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	0
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	0
7. Total Bonds	201,483,987	31,218,622	27,318,400	(195,507)	205,188,702	0	0	201,483,987
PREFERRED STOCK								
8. NAIC 1 .....	0	0	0	0	0	0	0	0
9. NAIC 2 .....	0	0	0	0	0	0	0	0
10. NAIC 3 .....	0	0	0	0	0	0	0	0
11. NAIC 4 .....	0	0	0	0	0	0	0	0
12. NAIC 5 .....	0	0	0	0	0	0	0	0
13. NAIC 6 .....	0	0	0	0	0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	201,483,987	31,218,622	27,318,400	(195,507)	205,188,702	0	0	201,483,987

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 ;  
NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	1,615,716	xxx	1,615,716	2,568	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1.   Book/adjusted carrying value, December 31 of prior year .....	1,784,535	583,498
2.   Cost of short-term investments acquired .....	15,988,087	50,363,968
3.   Accrual of discount .....	0	0
4.   Unrealized valuation increase (decrease) .....	0	0
5.   Total gain (loss) on disposals .....	0	0
6.   Deduct consideration received on disposals .....	16,156,907	49,162,931
7.   Deduct amortization of premium .....	0	0
8.   Total foreign exchange change in book/adjusted carrying value .....	0	0
9.   Deduct current year's other than temporary impairment recognized .....	0	0
10.  Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,615,716	1,784,535
11.  Deduct total nonadmitted amounts .....	0	0
12.  Statement value at end of current period (Line 10 minus Line 11)	1,615,716	1,784,535



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 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

STATEMENT AS OF MARCH 31, 2016 OF THE   UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
341271-AA-2	FL ST BRD OF ADMIN		02/23/2016	JP MORGAN		300,000	300,000	0	1FE
Florida Total						300,000	300,000	0	XXX
United States Total						300,000	300,000	0	XXX
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						300,000	300,000	0	XXX
00287Y-AP-4	ABBVIE INC		02/23/2016	SUSQUEHANNA		202,082	200,000	1,956	2FE
00440E-AS-6	ACE INA HOLDINGS		03/28/2016	MORGAN STANLEY		214,729	210,000	294	1FE
0258MO-DK-2	AMERICAN EXPRESS		03/01/2016	GOLDMAN		400,700	400,000	3,919	1FE
02665W-AH-4	AMERICAN HONDA FINANCE		03/30/2016	JP MORGAN		613,644	600,000	1,725	1FE
037833-AL-4	APPLE INC		03/01/2016	RBC CAP		234,348	250,000	3,155	1FE
066836-AA-5	BAPTIST HEALTH SOUTH FL		02/19/2016	PIPER JA		681,093	609,000	699	1FE
084664-BL-4	BERKSHIRE HATWAY FIN		02/22/2016	WELLS FARGO		586,660	500,000	3,194	1FE
166764-BD-1	CHEVRON CORP		03/21/2016	MORGAN STANLEY		1,950,388	1,900,000	22,293	1FE
12542R-JH-0	CHS INC		01/25/2016	JP MORGAN		900,000	900,000	0	2
17275R-AD-4	CISCO SYSTEMS INC		02/22/2016	BARCLAYS		302,268	250,000	410	1FE
25746U-CE-7	DOMINION RESOURCES INC		03/09/2016	DEUTSCHE		1,210,092	1,200,000	22,100	1FE
28501*-AY-1	ELECTRONIC TRANSMISSION TEXAS		03/17/2016	MITSUBISHI UFJ SECURITIES (USA)		450,000	450,000	0	1FE
29736R-AE-0	ESTEE LAUDER CO INC		02/24/2016	AMHERST		601,038	600,000	548	1FE
30231G-AW-2	EXXON MOBIL CORPORATION		03/08/2016	BANK AME		1,942,940	1,900,000	1,737	1FE
74005P-AZ-7	PRAXAIR INC		03/09/2016	MORGAN STANLEY		163,729	158,000	171	1FE
855244-AD-1	STARBUCKS CORP		03/21/2016	FIRST TN		190,304	175,000	3,238	1FE
913017-BJ-7	UNITED TECH CORP		02/22/2016	RAYMOND		526,100	450,000	7,695	1FE
92826C-AB-8	VISA INC		02/01/2016	CITIGROU		1,812,960	1,800,000	5,500	1FE
94106L-BA-6	WASTE MANAGEMENT INC		01/26/2016	CSFIRST		1,188,348	1,200,000	15,417	2FE
03523T-BQ-0	ANHEUSER BUSCH INBEV WORLDW	R	02/22/2016	MILLENNIUM ADVISORS		272,913	300,000	1,250	1FE
05565Q-DA-3	BP CAPITAL MARKETS PLC	R	03/01/2016	SUMRIDGE		486,200	500,000	7,913	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						14,930,535	14,552,000	103,214	XXX
8399997. Total - Bonds - Part 3						15,230,535	14,852,000	103,214	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						15,230,535	14,852,000	103,214	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						0	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999 - Totals						15,230,535	XXX	103,214	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....0

STATEMENT AS OF MARCH 31, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation or Market In- dicator (a)	
31331G-KR-9	FEDERAL FARM CREDIT BANK		03/23/2016	STIFEL		841,463	700,000	671,048	677,649	0	277	0	277	0	677,926	0	163,537	163,537	22,906	01/16/2029	1	
38376W-AM-7	GNMA 2010-014- DC		03/20/2016	PRINCIPAL RECEIPT		41,404	41,404	42,504	42,357	0	(952)	0	(952)	0	41,404	0	0	0	305	07/01/2037	1	
38376V-BN-6	GNMA 2010-020- PW		03/16/2016	PRINCIPAL RECEIPT		66,112	66,112	65,905	65,921	0	191	0	191	0	66,112	0	0	0	530	09/01/2038	1	
38378K-QE-2	GNMA 2013-072- A		03/15/2016	PRINCIPAL RECEIPT		8,511	8,511	8,642	8,637	0	(126)	0	(126)	0	8,511	0	0	0	29	10/16/2046	1	
0599999. Subtotal - Bonds - U.S. Governments						957,490	816,027	788,099	794,563	0	(611)	0	(611)	0	793,952	0	163,537	163,537	23,770	XXX	XXX	
094149-LP-4	BLOOMFIELD TWP MI GO		02/22/2016	FIFTH THIRD		1,056,210	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	56,210	56,210	9,785	05/01/2020	1FE	
Michigan Total						1,056,210	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	56,210	56,210	9,785	XXX	XXX	
United States Total						1,056,210	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	56,210	56,210	9,785	XXX	XXX	
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						1,056,210	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	56,210	56,210	9,785	XXX	XXX	
31394Y-H9-8	FHLMC 2793- PE		03/01/2016	PRINCIPAL RECEIPT		13,137	13,137	11,774	12,213	0	924	0	924	0	13,137	0	0	0	126	05/01/2034	1	
31395M-DU-0	FHLMC 2934- KG		03/01/2016	PRINCIPAL RECEIPT		16,698	16,698	16,273	16,393	0	304	0	304	0	16,698	0	0	0	126	02/01/2035	1	
31393T-HN-9	FNMA 2003-081- LC		03/01/2016	PRINCIPAL RECEIPT		9,066	9,066	8,355	8,589	0	478	0	478	0	9,066	0	0	0	67	08/01/2033	1	
31394U-KE-1	FNMA 2005-102- PG		03/01/2016	PRINCIPAL RECEIPT		26,410	26,410	24,664	25,185	0	1,225	0	1,225	0	26,410	0	0	0	218	11/01/2035	1	
31412U-V6-1	FNMA POOL - 935533		03/25/2016	PRINCIPAL RECEIPT		4,398	4,398	4,494	4,474	0	(75)	0	(75)	0	4,398	0	0	0	33	08/01/2039	1	
31416B-NK-0	FNMA POOL - 995094		03/25/2016	PRINCIPAL RECEIPT		10,524	10,524	11,229	11,206	0	(683)	0	(683)	0	10,524	0	0	0	74	11/01/2035	1	
31417G-ZP-4	FNMA POOL - AB9749		03/25/2016	PRINCIPAL RECEIPT		53,589	53,589	53,153	53,163	0	426	0	426	0	53,589	0	0	0	245	06/04/2043	1	
31417M-QQ-9	FNMA POOL - AC3162		03/25/2016	PRINCIPAL RECEIPT		4,508	4,508	4,997	4,630	0	(121)	0	(121)	0	4,508	0	0	0	34	10/01/2024	1	
31417S-AA-8	FNMA POOL - AC5400		03/25/2016	PRINCIPAL RECEIPT		7,257	7,257	7,373	7,347	0	(90)	0	(90)	0	7,257	0	0	0	53	10/01/2039	1	
31418S-CJ-6	FNMA POOL - AD4572		03/25/2016	PRINCIPAL RECEIPT		1,267	1,267	1,319	1,309	0	(43)	0	(43)	0	1,267	0	0	0	11	05/01/2040	1	
31418T-D5-3	FNMA POOL - AD5523		03/25/2016	PRINCIPAL RECEIPT		9,420	9,420	9,583	9,550	0	(130)	0	(130)	0	9,420	0	0	0	75	06/01/2040	1	
31419C-03-4	FNMA POOL - AE1921		03/25/2016	PRINCIPAL RECEIPT		2,715	2,715	2,796	2,785	0	(70)	0	(70)	0	2,715	0	0	0	18	09/25/2040	1	
3138A9-CX-0	FNMA POOL - AH7285		03/25/2016	PRINCIPAL RECEIPT		11,223	11,223	11,043	11,048	0	175	0	175	0	11,223	0	0	0	59	03/01/2041	1	
3138AD-HM-0	FNMA POOL - AI0235		03/25/2016	PRINCIPAL RECEIPT		4,608	4,608	4,644	4,638	0	(30)	0	(30)	0	4,608	0	0	0	22	05/01/2026	1	
31417Y-TU-1	FNMA POOL - MA0562		03/25/2016	PRINCIPAL RECEIPT		11,223	11,223	11,721	11,671	0	(448)	0	(448)	0	11,223	0	0	0	93	10/25/2040	1	
31417Y-W3-7	FNMA POOL - MA0665		03/25/2016	PRINCIPAL RECEIPT		35,083	35,083	35,276	35,256	0	(173)	0	(173)	0	35,083	0	0	0	231	02/01/2041	1	
United States Total						221,126	221,126	218,695	219,456	0	1,669	0	1,669	0	221,126	0	0	0	1,486	XXX	XXX	
3199999. Subtotal - Bonds - U.S. Special Revenues						221,126	221,126	218,695	219,456	0	1,669	0	1,669	0	221,126	0	0	0	1,486	XXX	XXX	
115637-AK-6	BROWN-FORMAN CORP		01/15/2016	MATURITY		1,000,000	1,000,000	1,022,663	1,000,518	0	(518)	0	(518)	0	1,000,000	0	0	0	12,500	01/15/2016	1FE	
15189T-AN-7	CENTERPOINT ENERGY		01/12/2016	HILLTOP		259,750	250,000	281,005	262,593	0	(354)	0	(354)	0	262,239	0	(2,489)	(2,489)	6,776	02/01/2017	2FE	
15189W-AC-4	CENTERPOINT ENERGY		01/27/2016	AMHERST		904,528	850,000	997,981	905,269	0	(2,131)	0	(2,131)	0	903,138	0	1,390	1,390	13,016	11/01/2017	2FE	
17275R-AC-6	CISCO SYSTEMS INC		02/22/2016	MATURITY		425,000	425,000	434,161	425,215	0	(215)	0	(215)	0	425,000	0	0	0	11,688	02/22/2016	1FE	
219350-AW-5	CORNING INC		03/01/2016	SUSQUEHANNA		1,423,950	1,500,000	1,533,532	1,531,332	0	(108)	0	(108)	0	1,531,224	0	(107,274)	(107,274)	33,448	03/15/2042	2FE	
29250R-AU-0	ENBRIDGE ENERGY PARTNERS		02/18/2016	VARIOUS		1,467,188	1,656,000	1,750,955	1,724,415	0	(1,433)	0	(1,433)	0	1,722,981	0	(255,793)	(255,793)	30,526	09/15/2021	2FE	
26884A-AZ-6	ERP OPERATING LLP		02/01/2016	MLPFS		543,158	483,000	481,160	481,806	0	14	0	14	0	481,820	0	61,338	61,338	2,854	12/15/2021	2FE	
565849-AD-8	MARATHON OIL CORP		02/18/2016	HILLTOP		1,436,250	1,500,000	1,678,368	1,591,191	0	(6,719)	0	(6,719)	0	1,584,472	0	(148,222)	(148,222)	35,500	10/01/2017	2FE	
742718-0B-2	PROCTER & GAMBLE CO		03/09/2016	VARIOUS		1,402,225	1,100,000	1,243,757	1,236,485	0	(944)	0	(944)	0	1,235,541	0	166,684	166,684	37,039	08/15/2034	1FE	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						8,862,048	8,764,000	9,423,581	9,158,824	0	(12,408)	0	(12,408)	0	9,146,416	0	(284,368)	(284,368)	183,347	XXX	XXX	
8399997. Total - Bonds - Part 4						11,096,873	10,801,152	11,430,375	11,172,843	0	(11,350)	0	(11,350)	0	11,161,494	0	(64,620)	(64,620)	218,388	XXX	XXX	
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						11,096,873	10,801,152	11,430,375	11,172,843	0	(11,350)	0	(11,350)	0	11,161,494	0	(64,620)	(64,620)	218,388	XXX	XXX	
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999 - Totals						11,096,873	XXX	11,430,375	11,172,843	0	(11,350)	0	(11,350)	0	11,161,494	0	(64,620)	(64,620)	218,388	XXX	XXX	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....0

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
JP Morgan Chase Bank ..... Madison, WI .....		0.000	0	0	137,632	217,290	161,447	XXX
Fifth Third Bank ..... Cincinnati, OH .....		0.000	0	0	(561,393)	(408,306)	229,425	XXX
0199998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(423,761)	(191,017)	390,872	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(423,761)	(191,017)	390,872	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
.....								
.....								
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.....								
0599999. Total - Cash	XXX	XXX	0	0	(423,761)	(191,017)	390,872	XXX

Schedule E - Part 2 - Cash Equivalents - Investments Owned End of Current Quarter

N O N E