



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2016
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0000 0000 NAIC Company Code 63819 Employer's ID Number 23-1640528
(Current) (Prior)

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, Cincinnati, OH, US 45241
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

Internet Website Address www.uflife.com

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

OFFICERS

Chairman/CEO	<u>Thomas Cresson Hardy</u>	Secretary	<u>Elaine Marie Greer</u>
President	<u>Jay Cresson Hardy</u>	Treasurer	<u>Beth Anne Adkins</u>

OTHER

<u>Cynthia Lee English, Vice President</u>	<u>Adam Michael Goller, Assistant Vice President</u>	<u>Christopher Kuhnhen, Vice President</u>
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DIRECTORS OR TRUSTEES

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

State of Ohio
County of Hamilton SS:

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

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

Yes [] No []

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	208,173,609		208,173,609	199,699,451
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 92,601), cash equivalents (\$) and short-term investments (\$ 2,314,307)	2,406,908		2,406,908	1,757,385
6. Contract loans (including \$ premium notes)	154,062		154,062	127,294
7. Derivatives			0	0
8. Other invested assets			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	210,734,578	0	210,734,578	201,584,130
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	2,146,801		2,146,801	2,121,520
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	43,927		43,927	42,326
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,999,173		2,999,173	2,792,341
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	170,356		170,356	254,410
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	3,048,034	2,062,034	986,000	986,000
19. Guaranty funds receivable or on deposit	5,262		5,262	9,036
20. Electronic data processing equipment and software	353,791	342,326	11,465	17,544
21. Furniture and equipment, including health care delivery assets (\$)	22,124	22,124	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	234,824		234,824	130,835
24. Health care (\$) and other amounts receivable	521,944	521,944	0	0
25. Aggregate write-ins for other than invested assets	43,533	43,533	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	220,324,347	2,991,961	217,332,386	207,938,142
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	220,324,347	2,991,961	217,332,386	207,938,142
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
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	380	380	0	0
2502. Prepaid Expenses	43,152	43,152	0	0
2503.			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)	43,533	43,533	0	0

STATEMENT AS OF JUNE 30, 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 \$197,724,582 less \$ included in Line 6.3 (including \$ Modco Reserve)	197,724,582	188,986,451
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life	1,153,540	1,042,805
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	203,905	183,782
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest Maintenance Reserve	1,894,126	1,889,687
10. Commissions to agents due or accrued-life and annuity contracts \$ 98,913 , accident and health \$ and deposit-type contract funds \$	98,913	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	295,640	390,142
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	195,602	307,102
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	57,273	45,852
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	347,559	264,039
18. Amounts held for agents' account, including \$ agents' credit balances	1,140,824	1,064,331
19. Remittances and items not allocated	607,587	608,238
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	834,594	768,070
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	0	
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	204,554,143	195,550,500
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	204,554,143	195,550,500
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		
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)	7,169,372	6,778,772
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	10,253,742	9,863,142
38. Totals of Lines 29, 30 and 37	12,778,242	12,387,642
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	217,332,386	207,938,142
DETAILS OF WRITE-INS		
2501.		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
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
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 JUNE 30, 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	23,327,000	22,596,314	45,335,967
2. Considerations for supplementary contracts with life contingencies			0
3. Net investment income	3,719,032	3,432,356	7,019,702
4. Amortization of Interest Maintenance Reserve (IMR)	176,409	220,915	420,430
5. Separate Accounts net gain from operations excluding unrealized gains or losses			0
6. Commissions and expense allowances on reinsurance ceded	1,498,181	1,651,653	3,207,733
7. Reserve adjustments on reinsurance ceded			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			0
8.2 Charges and fees for deposit-type contracts			0
8.3 Aggregate write-ins for miscellaneous income	278,028	326,679	554,867
9. Totals (Lines 1 to 8.3)	28,998,650	28,227,917	56,538,700
10. Death benefits	12,517,337	12,811,876	24,470,791
11. Matured endowments (excluding guaranteed annual pure endowments)			0
12. Annuity benefits			0
13. Disability benefits and benefits under accident and health contracts			0
14. Coupons, guaranteed annual pure endowments and similar benefits			0
15. Surrender benefits and withdrawals for life contracts	128,332	158,127	280,520
16. Group conversions			0
17. Interest and adjustments on contract or deposit-type contract funds	677	475	899
18. Payments on supplementary contracts with life contingencies			0
19. Increase in aggregate reserves for life and accident and health contracts	8,738,130	7,950,522	17,147,154
20. Totals (Lines 10 to 19)	21,384,477	20,921,000	41,899,364
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	4,541,405	4,393,644	8,947,184
22. Commissions and expense allowances on reinsurance assumed			0
23. General insurance expenses	1,659,226	1,598,488	3,333,108
24. Insurance taxes, licenses and fees, excluding federal income taxes	824,799	786,033	1,484,305
25. Increase in loading on deferred and uncollected premiums	101,089	277,711	225,886
26. Net transfers to or (from) Separate Accounts net of reinsurance			0
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	28,510,996	27,976,875	55,889,848
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	487,654	251,042	648,852
30. Dividends to policyholders			0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	487,654	251,042	648,852
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	12,061	(34,125)	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)	475,593	285,166	646,169
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ 45,212 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	475,593	285,166	646,169
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	12,387,642	11,479,869	11,479,869
37. Net income (Line 35)	475,593	285,166	646,169
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	56,341		
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(110,724)	(32,242)	(32,431)
41. Change in nonadmitted assets	185,915	(19,459)	31,134
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			0
44. Change in asset valuation reserve	(66,524)	(63,145)	(117,100)
45. Change in treasury stock			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in	0	500,000	500,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(150,000)	(40,000)	(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)	390,600	630,320	907,773
55. Capital and surplus, as of statement date (Lines 36 + 54)	12,778,242	12,110,189	12,387,642
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	278,028	326,679	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)	278,028	326,679	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 JUNE 30, 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
Cash from Operations			
1. Premiums collected net of reinsurance	23,037,601		44,996,921
2. Net investment income	4,091,681		7,900,622
3. Miscellaneous income	1,860,263		3,762,600
4. Total (Lines 1 to 3)	28,989,546	0	56,660,143
5. Benefit and loss related payments	12,535,612		25,293,778
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0
7. Commissions, expenses paid and aggregate write-ins for deductions	7,076,903		13,823,184
8. Dividends paid to policyholders	0		0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	45,853		213,534
10. Total (Lines 5 through 9)	19,658,369	0	39,330,496
11. Net cash from operations (Line 4 minus Line 10)	9,331,177	0	17,329,647
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	16,463,657		32,351,088
12.2 Stocks	0		0
12.3 Mortgage loans	0		0
12.4 Real estate	0		0
12.5 Other invested assets	0		0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0		0
12.7 Miscellaneous proceeds	0		0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,463,657	0	32,351,088
13. Cost of investments acquired (long-term only):			
13.1 Bonds	25,045,212		48,619,397
13.2 Stocks	0		0
13.3 Mortgage loans	0		0
13.4 Real estate	0		0
13.5 Other invested assets	0		0
13.6 Miscellaneous applications	0		0
13.7 Total investments acquired (Lines 13.1 to 13.6)	25,045,212	0	48,619,397
14. Net increase (or decrease) in contract loans and premium notes	26,768		38,997
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(8,608,323)	0	(16,307,306)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0		0
16.2 Capital and paid in surplus, less treasury stock	0		500,000
16.3 Borrowed funds	0		0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0		0
16.5 Dividends to stockholders	150,000		120,000
16.6 Other cash provided (applied)	76,669		(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)	(73,331)	0	196,594
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	649,523	0	1,218,935
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,757,385		538,450
19.2 End of period (Line 18 plus Line 19.1)	2,406,908	0	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
2. Ordinary life insurance	9,030,108	9,962,979	18,097,432
3. Ordinary individual annuities			0
4. Credit life (group and individual)			0
5. Group life insurance	22,495,766	21,700,333	43,696,720
6. Group annuities			0
7. A & H - group			0
8. A & H - credit (group and individual)			0
9. A & H - other			0
10. Aggregate of all other lines of business	0	0	0
11. Subtotal	31,525,874	31,663,312	61,794,151
12. Deposit-type contracts	0		0
13. Total	31,525,874	31,663,312	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

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	OHIO	\$ 475,593	\$ 646,169
(Page 4, Line 35, Columns 1&2)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 475,593	\$ 646,169
SURPLUS	STATE	2016	2015
State Basis	OHIO	\$ 12,778,242	\$ 12,387,642
(Page 4, Line 35, Columns 1&2)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 12,778,242	\$ 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)

STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months \$ 35
 - 2. 12 months or Longer \$ 35,889
- b. The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 months \$ 57,257
 - 2. 12 months or Longer \$ 1,491,272

(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 June 30, 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 \$150,000 were paid as of June 30, 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.

STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.
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 JUNE 30, 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 [X]

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 [X]

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? Yes [X] No []
 If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

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 [X]

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 Name of Entity	2 NAIC Company Code	3 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 [X] 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?
 Ohio

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 [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

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 [X]

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 [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

STATEMENT AS OF JUNE 30, 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? Yes [] No []
 (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.

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 []

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 []

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 [] 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 []
 11.2 If yes, give full and complete information relating thereto:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$
14.22 Preferred Stock	\$ 0	\$
14.23 Common Stock	\$ 0	\$
14.24 Short-Term Investments	\$ 0	\$
14.25 Mortgage Loans on Real Estate	\$ 0	\$
14.26 All Other	\$ 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	\$	\$

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No []
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []
 If no, attach a description with this statement.

STATEMENT AS OF JUNE 30, 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.	\$ 0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0
16.3 Total payable for securities lending reported on the liability page.	\$ 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 [] 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 []

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 [] No []

18.2 If no, list exceptions:

STATEMENT AS OF JUNE 30, 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	\$		
1.12 Residential Mortgages	\$		
1.13 Commercial Mortgages	\$		
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.....	\$		
1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months			
1.31 Farm Mortgages	\$		
1.32 Residential Mortgages	\$		
1.33 Commercial Mortgages	\$		
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	\$		
1.42 Residential Mortgages	\$		
1.43 Commercial Mortgages	\$		
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	\$	
1.62	Residential Mortgages	\$	
1.63	Commercial Mortgages	\$	
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$	0
2.	Operating Percentages:		
2.1	A&H loss percent	%	
2.2	A&H cost containment percent	%	
2.3	A&H expense percent excluding cost containment expenses	%	
3.1	Do you act as a custodian for health savings accounts?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]	
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	\$	
3.3	Do you act as an administrator for health savings accounts?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]	
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$	

STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

NON E

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STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

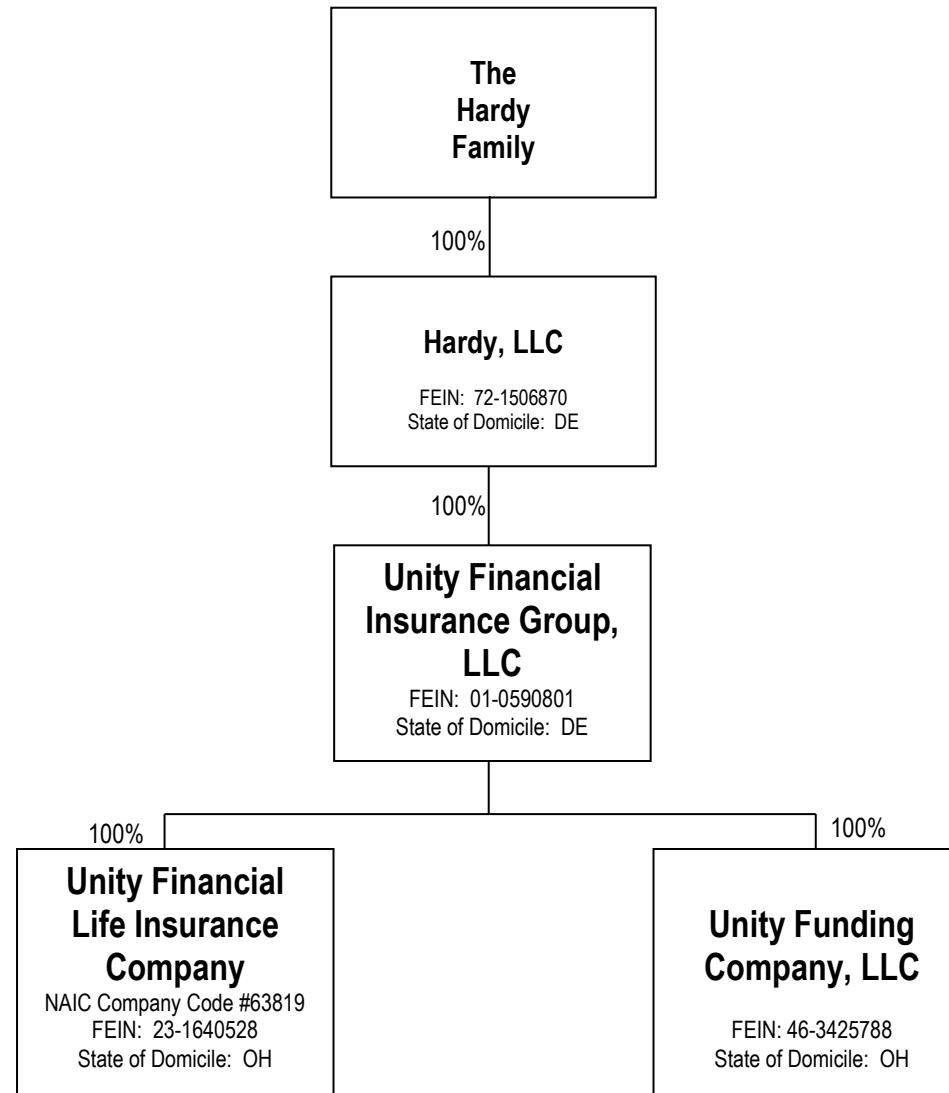
Current Year To Date - Allocated by States and Territories

States, Etc.	1 Active Status	Direct Business Only				7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	
1. Alabama	AL	573,606				573,606
2. Alaska	AK	744				744
3. Arizona	AZ	82,904				82,904
4. Arkansas	AR	109,696				109,696
5. California	CA	279,096				279,096
6. Colorado	CO	269,275				269,275
7. Connecticut	CT	5,262				5,262
8. Delaware	DE	20,149				20,149
9. District of Columbia	DC	41,896				41,896
10. Florida	FL	1,913,662				1,913,662
11. Georgia	GA	734,919				734,919
12. Hawaii	HI	339				339
13. Idaho	ID	3,053				3,053
14. Illinois	IL	650,748				650,748
15. Indiana	IN	1,682,130				1,682,130
16. Iowa	IA	34,528				34,528
17. Kansas	KS	84,632				84,632
18. Kentucky	KY	84,297				84,297
19. Louisiana	LA	1,292,348				1,292,348
20. Maine	ME	37,689				37,689
21. Maryland	MD	176,289				176,289
22. Massachusetts	MA	103,368				103,368
23. Michigan	MI	51,686				51,686
24. Minnesota	MN	223,954				223,954
25. Mississippi	MS	3,080,420				3,080,420
26. Missouri	MO	671,694				671,694
27. Montana	MT	469				469
28. Nebraska	NE	288,136				288,136
29. Nevada	NV	38,358				38,358
30. New Hampshire	NH	2,670				2,670
31. New Jersey	NJ	423,818				423,818
32. New Mexico	NM	66,170				66,170
33. New York	NY	80,315				80,315
34. North Carolina	NC	3,230,326				3,230,326
35. North Dakota	ND	2,627				2,627
36. Ohio	OH	1,812,799				1,812,799
37. Oklahoma	OK	216,172				216,172
38. Oregon	OR	50,659				50,659
39. Pennsylvania	PA	1,792,609				1,792,609
40. Rhode Island	RI	0				0
41. South Carolina	SC	794,471				794,471
42. South Dakota	SD	2,065				2,065
43. Tennessee	TN	770,917				770,917
44. Texas	TX	7,821,622				7,821,622
45. Utah	UT	1,514				1,514
46. Vermont	VT	1,000				1,000
47. Virginia	VA	196,324				196,324
48. Washington	WA	10,306				10,306
49. West Virginia	WV	78,138				78,138
50. Wisconsin	WI	1,192,468				1,192,468
51. Wyoming	WY	1,414				1,414
52. American Samoa	AS	0				0
53. Guam	GU	0				0
54. Puerto Rico	PR	526				526
55. U.S. Virgin Islands	VI	0				0
56. Northern Mariana Islands	MP	0				0
57. Canada	CAN	0				0
58. Aggregate Other Aliens	OT	0	0	0	0	0
59. Subtotal	(a)	48	31,084,275	0	0	31,084,275
90. Reporting entity contributions for employee benefits plans		XXX				0
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX				0
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX				0
93. Premium or annuity considerations waived under disability or other contract provisions		XXX				0
94. Aggregate or other amounts not allocable by State		XXX	0	0	0	0
95. Totals (Direct Business)		XXX	31,084,275	0	0	31,084,275
96. Plus Reinsurance Assumed		XXX				0
97. Totals (All Business)		XXX	31,084,275	0	0	31,084,275
98. Less Reinsurance Ceded		XXX	8,046,674			8,046,674
99. Totals (All Business) less Reinsurance Ceded		XXX	23,037,601	0	0	23,037,601
DETAILS OF WRITE-INS						
58001.		XXX				0
58002.		XXX				0
58003.		XXX				0
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	0	0	0
9401.		XXX				0
9402.		XXX				0
9403.		XXX				0
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	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 – ORGANIZATION CHART



STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Asterisk	Explanation

STATEMENT AS OF JUNE 30, 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.

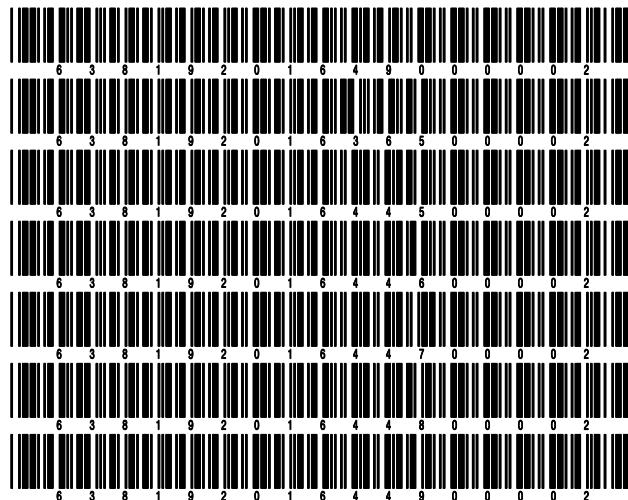
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required 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]



STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 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)		

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 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)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 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)		

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 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	25,045,212	48,619,397
3. Accrual of discount	112,815	223,510
4. Unrealized valuation increase (decrease)	56,341	0
5. Total gain (loss) on disposals	226,062	706,571
6. Deduct consideration for bonds and stocks disposed of	16,463,657	32,351,088
7. Deduct amortization of premium	502,615	1,137,221
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)	208,173,609	199,699,451
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	208,173,609	199,699,451

STATEMENT AS OF JUNE 30, 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)	155,234,664	15,456,707	13,362,958	(1,708,679)	155,234,664	155,619,734	0	149,840,916
2. NAIC 2 (a)	49,954,038	4,880,792	1,537,387	1,570,762	49,954,038	54,868,206	0	51,643,071
3. NAIC 3 (a)	0				0	0		
4. NAIC 4 (a)	0				0	0		
5. NAIC 5 (a)	0				0	0		
6. NAIC 6 (a)	0				0	0		
7. Total Bonds	205,188,702	20,337,500	14,900,345	(137,917)	205,188,702	210,487,940	0	201,483,987
PREFERRED STOCK								
8. NAIC 1	0				0	0		0
9. NAIC 2	0				0	0		0
10. NAIC 3	0				0	0		0
11. NAIC 4	0				0	0		0
12. NAIC 5	0				0	0		0
13. NAIC 6	0				0	0		0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	205,188,702	20,337,500	14,900,345	(137,917)	205,188,702	210,487,940	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 \$; NAIC 2 \$; NAIC 3 \$;

NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SI02

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
9199999 Totals	2,314,307	XXX	2,314,307	5,551	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,784,536	583,499
2. Cost of short-term investments acquired	26,510,886	50,363,968
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	25,981,115	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)	2,314,307	1,784,536
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,314,307	1,784,536

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 JUNE 30, 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 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Desig- nation or Market Indicator (a)
80168F-MG-8	SANTA CLARA VLY WT-D .....		.06/23/2016	PIPER JA	739,914	.700,000		.1,769	1FE.....
California Total					739,914		.700,000		1,769
United States Total					739,914		.700,000		1,769
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					739,914		.700,000		1,769
020002-BA-8	ALLSTATE CORP .....		.05/17/2016	AMHERST	1,583,988		1,400,000		27,125
784880-AD-7	AMERICA CORE REALTY FUND LP .....		.06/07/2016	WELLS	333,000		.333,000		1FE.....
784880-AC-9	AMERICAN CORE REALTY FUND LP .....		.04/01/2016	WELLS	167,000		.167,000		1FE.....
072863-AD-5	BAYLOR SCOTT & WHITE HOL .....		.04/06/2016	CITIGROU		1,000,000		1,000,000	
134429-AY-5	CAMPBELL SOUP CO .....		.04/21/2016	MITSUBISHI UFJ SECURITIES (USA)	1,066,512		1,065,000		6,213
125509-BT-5	CIGNA CORP .....		.05/26/2016	JP MORGAN	572,855		.500,000		2FE.....
189054-AU-3	CLOROX COMPANY .....		.06/28/2016	ROBERT W. BAIRD	1,184,403		1,100,000		1,604
04557*-AB-7	HEALTHSCOPE LIMITED .....		.05/23/2016	JP MORGAN	400,000		.400,000		0
501044-CY-5	KROGER CO/THE .....		.06/23/2016	CITIGROU	827,790		.750,000		12,250
637432-ND-3	NATIONAL RURAL UTIL COOP .....		.05/04/2016	KEY	255,315		.250,000		2,019
844741-BA-5	SOUTHWEST AIRLINES CO .....		.05/18/2016	WELLS FARGO	1,229,232		1,200,000		1,558
949748-FP-0	WELLS FARGO & COMPANY .....		.05/26/2016	WELLS FARGO	454,668		.400,000		1,732
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					9,074,763		8,565,000		60,414
8399997. Total - Bonds - Part 3					9,814,677		9,265,000		62,183
8399998. Total - Bonds - Part 5					XXX		XXX		XXX
8399999. Total - Bonds					9,814,677		9,265,000		62,183
8999997. Total - Preferred Stocks - Part 3					0		XXX		XXX
8999998. Total - Preferred Stocks - Part 5					XXX		XXX		XXX
8999999. Total - Preferred Stocks					0		XXX		0
9799997. Total - Common Stocks - Part 3					0		XXX		XXX
9799998. Total - Common Stocks - Part 5					XXX		XXX		XXX
9799999. Total - Common Stocks					0		XXX		0
9899999. Total - Preferred and Common Stocks					0		XXX		0
9999999 - Totals					9,814,677		XXX		62,183

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

STATEMENT AS OF JUNE 30, 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 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Value at Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation or Market In- dicator (a)		
										11 Unrealized Value Increase/ Decrease)	12 Current Year's Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value									
38374F-3P-7	GNMA 2004-026 GE		06/15/2016	PRINCIPAL RECEIPT		21,984	21,984	20,080	21,540	0	444	0	444	0	21,984	0	0	0	0	473	04/16/2034	1	
38376W-AH-7	GNMA 2010-014 DC		06/15/2016	PRINCIPAL RECEIPT		48,883	48,883	50,181	49,197	0	(314)	0	(314)	0	48,883	0	0	0	0	924	07/20/2037	1	
38376V-BN-6	GNMA 2010-020 PW		06/15/2016	PRINCIPAL RECEIPT		52,046	52,046	51,883	52,011	0	35	0	35	0	52,046	0	0	0	0	960	09/16/2038	1	
38378K-0E-2	GNMA 2013-072 A		06/16/2016	PRINCIPAL RECEIPT		86,979	86,979	88,318	87,967	0	(989)	0	(989)	0	86,979	0	0	0	0	787	10/16/2046	1	
05999999. Subtotal - Bonds - U.S. Governments						209,892	209,892	210,462	210,716	0	(824)	0	(824)	0	209,892	0	0	0	0	3,143	XXX	XXX	
31394Y-H9-8	FHLMC 2793 PE		06/25/2016	PRINCIPAL RECEIPT		34,127	34,127	30,586	33,989	0	138	0	138	0	34,127	0	0	0	0	738	05/15/2034	1	
31395W-DU-0	FHLMC 2934 KG		06/25/2016	PRINCIPAL RECEIPT		20,038	20,038	19,528	20,010	0	28	0	28	0	20,038	0	0	0	0	413	02/15/2035	1	
31393T-HN-9	FNMA 2003-81 LC		06/25/2016	PRINCIPAL RECEIPT		8,143	8,143	7,504	8,131	0	12	0	12	0	8,143	0	0	0	0	154	09/25/2018	1	
31394U-KE-1	FNMA 2005-102 PG		06/25/2016	PRINCIPAL RECEIPT		24,284	24,284	22,679	24,149	0	135	0	135	0	24,284	0	0	0	0	500	11/25/2035	1	
31412U-V6-1	FNMA POOL - 935533		06/25/2016	PRINCIPAL RECEIPT		6,440	6,440	6,440	6,487	0	(47)	0	(47)	0	6,440	0	0	0	0	120	08/01/2039	1	
31416B-NK-0	FNMA POOL - 995094		06/25/2016	PRINCIPAL RECEIPT		14,626	14,626	15,607	14,842	0	(216)	0	(216)	0	14,626	0	0	0	0	268	11/01/2035	1	
31417G-ZP-4	FNMA POOL - A9749		06/25/2016	PRINCIPAL RECEIPT		83,607	83,607	82,927	83,002	0	605	0	605	0	83,607	0	0	0	0	1,034	06/01/2043	1	
31417M-QQ-9	FNMA POOL - AC3162		06/25/2016	PRINCIPAL RECEIPT		16,267	16,267	16,847	16,340	0	(73)	0	(73)	0	16,267	0	0	0	0	305	10/01/2024	1	
31417S-AA-8	FNMA POOL - AC5400		06/25/2016	PRINCIPAL RECEIPT		8,600	8,600	8,715	8,623	0	(23)	0	(23)	0	8,600	0	0	0	0	157	10/01/2039	1	
31418S-CJ-6	FNMA POOL - A04572		06/25/2016	PRINCIPAL RECEIPT		1,002	1,002	1,041	1,013	0	(11)	0	(11)	0	1,002	0	0	0	0	21	05/01/2040	1	
31418T-D5-3	FNMA POOL - A05523		06/25/2016	PRINCIPAL RECEIPT		12,183	12,183	12,375	12,237	0	(53)	0	(53)	0	12,183	0	0	0	0	210	06/01/2040	1	
31419C-D3-4	FNMA POOL - AE1921		06/25/2016	PRINCIPAL RECEIPT		7,851	7,851	8,070	7,887	0	(37)	0	(37)	0	7,851	0	0	0	0	128	09/01/2040	1	
3138A9-CX-0	FNMA POOL - AH7285		06/25/2016	PRINCIPAL RECEIPT		19,099	19,099	18,763	19,003	0	96	0	96	0	19,099	0	0	0	0	323	03/01/2041	1	
3138AD-HM-0	FNMA POOL - A10235		06/25/2016	PRINCIPAL RECEIPT		4,225	4,225	4,258	4,228	0	(3)	0	(3)	0	4,225	0	0	0	0	62	05/01/2026	1	
31417V-TU-1	FNMA POOL - MA0562		06/25/2016	PRINCIPAL RECEIPT		11,665	11,665	12,181	11,857	0	(191)	0	(191)	0	11,665	0	0	0	0	227	11/01/2040	1	
31417Y-W3-2	FNMA POOL - MA0665		06/25/2016	PRINCIPAL RECEIPT		28,883	28,883	29,030	28,942	0	(59)	0	(59)	0	28,883	0	0	0	0	472	02/01/2041	1	
91412G-XU-4	UNIV OF CA J-REF-TXBL		05/17/2016	MESIROW		1,490,972	1,490,972	1,400,000	1,400,000	0	0	0	0	0	1,400,000	0	90,972	90,972	90,972	28,123	05/15/2029	1FE	
California Total						1,490,972	1,490,972	1,400,000	1,400,000	0	0	0	0	0	1,400,000	0	0	90,972	90,972	28,123	XXX	XXX	
751091-QW-2	RALEIGH-NC-TXBL-HSG		05/17/2016	INTLFCSTONE		524,195	524,195	500,000	500,000	0	0	0	0	0	500,000	0	0	24,195	24,195	7,981	06/01/2028	1FE	
North Carolina Total						524,195	524,195	500,000	500,000	0	0	0	0	0	500,000	0	0	24,195	24,195	7,981	XXX	XXX	
United States Total						2,316,209	2,316,209	2,201,042	2,196,683	2,200,739	0	303	0	303	0	2,201,042	0	0	115,167	115,167	41,234	XXX	XXX
31999999. Subtotal - Bonds - U.S. Special Revenues						2,316,209	2,316,209	2,201,042	2,196,683	2,200,739	0	303	0	303	0	2,201,042	0	0	115,167	115,167	41,234	XXX	XXX
084664-BL-4	BERKSHIRE HATHAWAY FIN		06/27/2016	CITIGROUP		260,654	260,654	200,000	247,370	0	(554)	0	(554)	0	245,815	0	0	14,839	14,839	11,021	01/15/2040	1FE	
125509-BN-8	CIGNA CORP		05/26/2016	VARIOUS		698,000	698,000	650,000	647,852	0	70	0	70	0	649,123	0	0	48,876	48,876	13,040	12/15/2020	2FE	
125596-BL-3	CMS ENERGY CORP		06/28/2016	GOLDMAN		455,404	455,404	400,000	392,084	0	68	0	68	0	392,397	0	0	63,007	63,007	14,100	03/31/2043	2FE	
345370-CQ-1	FORD MOTOR COMPANY		06/28/2016	BOA		524,335	524,335	500,000	495,705	0	38	0	38	0	495,866	0	0	28,469	28,469	22,760	01/15/2043	2FE	
644230-AY-1	NEW ENGLAND TEL & TELECO		04/01/2016	MORGAN S		252,326	252,326	200,000	245,624	0	(376)	0	(376)	0	232,001	0	0	20,325	20,325	6,081	11/15/2029	1FE	
826418-BD-6	SIERRA PACIFIC POWER CO		05/15/2016	MATURITY		650,000	650,000	683,144	652,650	0	(2,650)	0	(2,650)	0	650,000	0	0	0	0	19,500	05/15/2016	1FE	
38999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,840,719	2,840,719	2,600,000	2,711,440	0	(3,404)	0	(3,404)	0	2,665,203	0	0	175,515	175,515	86,502	XXX	XXX	
83999997. Total - Bonds - Part 4						5,366,820	5,366,820	5,010,934	5,118,585	0	(3,925)	0	(3,925)	0	5,076,138	0	0	290,682	290,682	130,880	XXX	XXX	
83999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
83999999. Total - Bonds						5,366,820	5,366,820	5,010,934	5,118,585	0	(3,925)	0	(3,925)	0	5,076,138	0	0	290,682	290,682	130,880	XXX	XXX	
83999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
83999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
83999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
97999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
97999998. Total - Common Stocks - Part 5</td																							

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

STATEMENT AS OF JUNE 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Fifth Third Bank	Cincinnati, Ohio				(332,609)	(230,557)	29,421	XXX
JP Morgan Chase Bank	Madison, Wisconsin				33,333	570,966	63,180	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(299,276)	340,409	92,601	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(299,276)	340,409	92,601	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	(299,276)	340,409	92,601	XXX

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