



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

## QUARTERLY STATEMENT

AS OF SEPTEMBER 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>
--	--	--

#### 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 .....	214,756,226		214,756,226	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 \$ <span style="padding-left: 20px;">encumbrances) .....</span>			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	0
5. Cash (\$ <span style="padding-left: 20px;">(311,826) </span> , cash equivalents (\$ <span style="padding-left: 20px;">) and short-term investments (\$ <span style="padding-left: 20px;">1,718,652 ) .....</span></span>	1,406,826		1,406,826	1,757,385
6. Contract loans (including \$ <span style="padding-left: 20px;"> premium notes) .....</span>	173,125		173,125	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) .....	216,336,178	0	216,336,178	201,584,130
13. Title plants less \$ <span style="padding-left: 20px;"> charged off (for Title insurers only) .....</span>			0	0
14. Investment income due and accrued .....	2,198,706		2,198,706	2,121,520
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	46,572		46,572	42,326
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ <span style="padding-left: 20px;">         earned but unbilled premiums) .....</span>	3,098,187		3,098,187	2,792,341
15.3 Accrued retrospective premiums (\$ <span style="padding-left: 20px;"> ) and         contracts subject to redetermination (\$ <span style="padding-left: 20px;"> ) .....</span></span>			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 .....	405,317		405,317	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 .....	3,080,610	2,094,610	986,000	986,000
19. Guaranty funds receivable or on deposit .....	3,375		3,375	9,036
20. Electronic data processing equipment and software .....	325,930	317,468	8,463	17,544
21. Furniture and equipment, including health care delivery assets (\$ <span style="padding-left: 20px;"> ) .....</span>	19,958	19,958	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	198,071		198,071	130,835
24. Health care (\$ <span style="padding-left: 20px;"> ) and other amounts receivable .....</span>	546,441	546,441	0	0
25. Aggregate write-ins for other than invested assets .....	33,151	33,151	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	226,292,497	3,011,628	223,280,869	207,938,142
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	226,292,497	3,011,628	223,280,869	207,938,142
<b>DETAILS OF WRITE-INS</b>				
1101. .....				
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. Premium Receivable .....	204	204	0	0
2502. Prepaid Expenses .....	32,946	32,946	0	0
2503. .....				
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) .....	33,151	33,151	0	0

STATEMENT AS OF SEPTEMBER 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 \$ ..... 203,499,742 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	203,499,742	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 ..... 1,044,103	1,044,103	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 .....	198,674	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 ..... 1,815,779	1,815,779	1,889,687
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... , accident and health \$ ..... and deposit-type contract funds \$ .....		
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued ..... 234,589	234,589	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 ..... 264,205	264,205	307,102
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) ..... 49,102	49,102	45,852
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee ..... 408,188	408,188	264,039
18. Amounts held for agents' account, including \$ ..... agents' credit balances ..... 1,163,206	1,163,206	1,064,331
19. Remittances and items not allocated ..... 824,821	824,821	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 ..... 861,127	861,127	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 .....	0	
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	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) ..... 210,363,537	210,363,537	195,550,500
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) ..... 210,363,537	210,363,537	195,550,500
29. Common capital stock ..... 2,524,500	2,524,500	2,524,500
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds ..... 0	0	0
32. Surplus notes .....		
33. Gross paid in and contributed surplus ..... 3,084,370	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds ..... 0	0	0
35. Unassigned funds (surplus) ..... 7,308,462	7,308,462	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) ..... 10,392,832	10,392,832	9,863,142
38. Totals of Lines 29, 30 and 37 ..... 12,917,332	12,917,332	12,387,642
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) ..... 223,280,869	223,280,869	207,938,142
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page ..... 0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) ..... 0	0	0
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page ..... 0	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) ..... 0	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page ..... 0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) ..... 0	0	0

STATEMENT AS OF SEPTEMBER 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	35,771,943	34,673,657	45,335,967
2. Considerations for supplementary contracts with life contingencies			0
3. Net investment income	5,611,055	5,209,018	7,019,702
4. Amortization of Interest Maintenance Reserve (IMR)	266,932	317,850	420,430
5. Separate Accounts net gain from operations excluding unrealized gains or losses			0
6. Commissions and expense allowances on reinsurance ceded	2,216,018	2,439,458	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	503,116	439,404	554,867
9. Totals (Lines 1 to 8.3)	44,369,063	43,079,387	56,538,700
10. Death benefits	18,179,890	18,493,925	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	228,341	211,670	280,520
16. Group conversions			0
17. Interest and adjustments on contract or deposit-type contract funds	916	662	899
18. Payments on supplementary contracts with life contingencies			0
19. Increase in aggregate reserves for life and accident and health contracts	14,513,291	13,295,370	17,147,154
20. Totals (Lines 10 to 19)	32,922,438	32,001,627	41,899,364
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	6,866,324	6,698,039	8,947,184
22. Commissions and expense allowances on reinsurance assumed			0
23. General insurance expenses	2,463,514	2,443,674	3,333,108
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,190,982	1,151,193	1,484,305
25. Increase in loading on deferred and uncollected premiums	180,584	387,732	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)	43,623,842	42,682,265	55,889,848
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	745,221	397,122	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)	745,221	397,122	648,852
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	41,915	(20,473)	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)	703,307	417,595	646,169
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 241,282 (excluding taxes of \$ 48,256 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	703,307	417,595	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)	703,307	417,595	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	(78,148)	1,084	(32,431)
41. Change in nonadmitted assets	166,248	(91,530)	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	(93,057)	(88,274)	(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	(225,000)	(80,000)	(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)	529,690	658,875	907,773
55. Capital and surplus, as of statement date (Lines 36 + 54)	12,917,332	12,138,744	12,387,642
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income	503,116	439,404	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)	503,116	439,404	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 SEPTEMBER 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
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	35,296,159	33,986,753	44,996,921
2. Net investment income .....	6,066,721	5,802,525	7,900,622
3. Miscellaneous income .....	2,568,227	2,878,862	3,762,600
4. Total (Lines 1 to 3) .....	43,931,106	42,668,140	56,660,143
5. Benefit and loss related payments .....	18,407,849	19,516,027	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 .....	10,566,477	10,280,078	13,823,184
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	86,921	206,291	213,534
10. Total (Lines 5 through 9) .....	29,061,247	30,002,396	39,330,496
11. Net cash from operations (Line 4 minus Line 10) .....	14,869,859	12,665,744	17,329,647
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	19,499,302	12,565,210	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) .....	19,499,302	12,565,210	32,351,088
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	34,848,440	24,561,703	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) .....	34,848,440	24,561,703	48,619,397
14. Net increase (or decrease) in contract loans and premium notes .....	45,831	32,995	38,997
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(15,394,969)	(12,029,488)	(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 .....	225,000	80,000	120,000
16.6 Other cash provided (applied) .....	399,551	(60,290)	(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) .....	174,551	359,710	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) .....	(350,559)	995,966	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) .....	1,406,826	1,534,416	1,757,385

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

--	--	--	--

**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 .....	12,715,311	13,948,931	18,097,432
3. Ordinary individual annuities .....			0
4. Credit life (group and individual) .....			0
5. Group life insurance .....	34,566,325	33,426,453	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 .....	47,281,636	47,375,384	61,794,151
12. Deposit-type contracts .....	0		0
13. Total	47,281,636	47,375,384	61,794,151
<b>DETAILS OF WRITE-INS</b>			
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	\$ 703,307	\$ 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		\$ 703,307	\$ 646,169
SURPLUS	STATE	2016	2015
State Basis	OHIO	\$ 12,917,332	\$ 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		\$ 12,917,332	\$ 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	\$ 0
2. 12 months or Longer	\$ 41,445
- b. The aggregate related fair value of securities with unrealized losses:
 

1. Less than 12 months	\$ 0
2. 12 months or Longer	\$ 1,417,594

(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 September 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 \$225,000 were paid as of September 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.

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

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 SEPTEMBER 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: ..... \$ 29,721

**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:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ .....  
 13. Amount of real estate and mortgages held in short-term investments: ..... \$ .....

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [  ] No [  ]

14.2 If yes, please complete the following:

	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	\$ .....
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 SEPTEMBER 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 SEPTEMBER 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 SEPTEMBER 30, 2016 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## **SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

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

Current Year To Date - Allocated by States and Territories

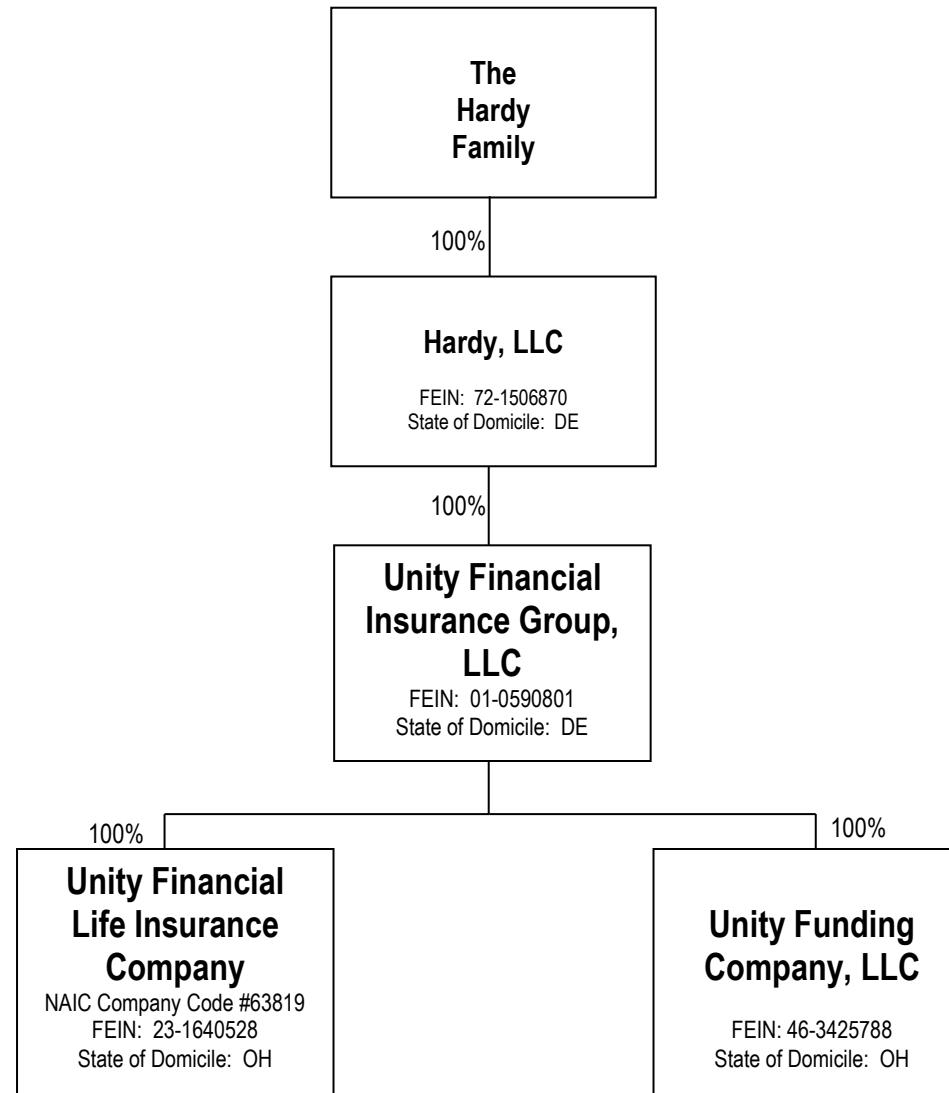
States, Etc.	1 Active Status	Life Contracts		Direct Business Only		6 Total Columns 2 Through 5	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations		
1. Alabama	AL	816,476				816,476	
2. Alaska	AK	1,149				1,149	
3. Arizona	AZ	108,771				108,771	
4. Arkansas	AR	152,455				152,455	
5. California	CA	470,651				470,651	
6. Colorado	CO	426,508				426,508	
7. Connecticut	CT	7,939				7,939	
8. Delaware	DE	29,512				29,512	
9. District of Columbia	DC	58,866				58,866	
10. Florida	FL	2,893,114				2,893,114	
11. Georgia	GA	1,121,133				1,121,133	
12. Hawaii	HI	395				395	
13. Idaho	ID	4,078				4,078	
14. Illinois	IL	1,067,266				1,067,266	
15. Indiana	IN	2,363,404				2,363,404	
16. Iowa	IA	48,893				48,893	
17. Kansas	KS	117,321				117,321	
18. Kentucky	KY	135,278				135,278	
19. Louisiana	LA	2,059,591				2,059,591	
20. Maine	ME	54,647				54,647	
21. Maryland	MD	290,136				290,136	
22. Massachusetts	MA	228,336				228,336	
23. Michigan	MI	78,995				78,995	
24. Minnesota	MN	422,648				422,648	
25. Mississippi	MS	4,779,946				4,779,946	
26. Missouri	MO	1,066,786				1,066,786	
27. Montana	MT	692				692	
28. Nebraska	NE	437,942				437,942	
29. Nevada	NV	49,034				49,034	
30. New Hampshire	NH	3,933				3,933	
31. New Jersey	NJ	773,106				773,106	
32. New Mexico	NM	107,978				107,978	
33. New York	NY	99,971				99,971	
34. North Carolina	NC	4,795,224				4,795,224	
35. North Dakota	ND	24,505				24,505	
36. Ohio	OH	2,806,287				2,806,287	
37. Oklahoma	OK	264,164				264,164	
38. Oregon	OR	81,487				81,487	
39. Pennsylvania	PA	2,489,789				2,489,789	
40. Rhode Island	RI	0				0	
41. South Carolina	SC	1,201,919				1,201,919	
42. South Dakota	SD	3,055				3,055	
43. Tennessee	TN	1,127,302				1,127,302	
44. Texas	TX	11,938,585				11,938,585	
45. Utah	UT	7,786				7,786	
46. Vermont	VT	1,668				1,668	
47. Virginia	VA	317,896				317,896	
48. Washington	WA	22,109				22,109	
49. West Virginia	WV	111,495				111,495	
50. Wisconsin	WI	1,720,888				1,720,888	
51. Wyoming	WY	2,166				2,166	
52. American Samoa	AS	0				0	
53. Guam	GU	0				0	
54. Puerto Rico	PR	842				842	
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	79	0	0	0	79	0
59. Subtotal	(a)	48	47,194,196	0	0	47,194,196	0
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	0
95. Totals (Direct Business)		XXX	47,194,196	0	0	47,194,196	0
96. Plus Reinsurance Assumed		XXX				0	
97. Totals (All Business)		XXX	47,194,196	0	0	47,194,196	0
98. Less Reinsurance Ceded		XXX	11,898,037			11,898,037	
99. Totals (All Business) less Reinsurance Ceded		XXX	35,296,159	0	0	35,296,159	0
DETAILS OF WRITE-INS							
58001. Switzerland		XXX	79			79	
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	79	0	0	79	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
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	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 – ORGANIZATION CHART**

---



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

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
		01-0590801				Unity Financial Insurance Group, LLC		DE	UDP	Hardy, LLC	Ownership	.100.000		
		23-1640528				Unity Financial Life Insurance Company		OH	RE	Unity Financial Insurance Group, LLC	Ownership	.100.000		
		72-1506870				Hardy, LLC		DE	UIP	Hardy Family	Ownership	.100.000		
		46-3425788				Unity Funding Company, LLC		OH	NIA	Unity Financial Insurance Group, LLC	Ownership	.100.000		

STATEMENT AS OF SEPTEMBER 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.

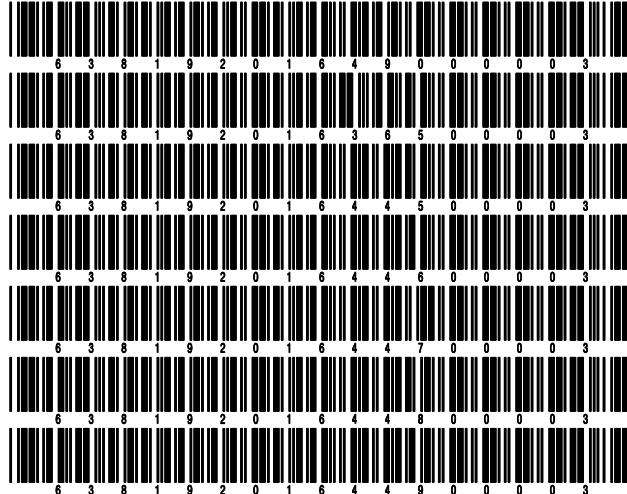
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification 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 SEPTEMBER 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 .....	<b>NONE</b>	
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 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 .....	<b>NONE</b>	
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 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 .....	<b>NONE</b>	
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 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 .....	34,848,440	48,619,397
3. Accrual of discount .....	169,994	223,510
4. Unrealized valuation increase (decrease) .....	56,341	0
5. Total gain (loss) on disposals .....	241,282	706,571
6. Deduct consideration for bonds and stocks disposed of .....	19,499,302	32,351,088
7. Deduct amortization of premium .....	759,980	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) .....	214,756,227	199,699,451
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	214,756,227	199,699,451

## STATEMENT AS OF SEPTEMBER 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
<b>BONDS</b>								
1. NAIC 1 (a) .....	155,619,734	15,799,506	11,301,461	(197,094)	155,234,664	155,619,734	159,920,684	149,840,916
2. NAIC 2 (a) .....	54,868,206	2,188,204	499,124	(3,091)	49,954,038	54,868,206	56,554,195	51,643,071
3. NAIC 3 (a) .....	0				0	0	0	0
4. NAIC 4 (a) .....	0				0	0	0	0
5. NAIC 5 (a) .....	0				0	0	0	0
6. NAIC 6 (a) .....	0				0	0	0	0
7. Total Bonds .....	210,487,940	17,987,710	11,800,585	(200,185)	205,188,702	210,487,940	216,474,879	201,483,987
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0				0	0	0	0
9. NAIC 2 .....	0				0	0	0	0
10. NAIC 3 .....	0				0	0	0	0
11. NAIC 4 .....	0				0	0	0	0
12. NAIC 5 .....	0				0	0	0	0
13. NAIC 6 .....	0				0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock .....	210,487,940	17,987,710	11,800,585	(200,185)	205,188,702	210,487,940	216,474,879	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	1,718,653	XXX	1,718,653	8,507	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 .....	1,784,535	583,498
2. Cost of short-term investments acquired .....	34,695,392	50,363,968
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	34,761,275	49,162,931
7. Deduct amortization of premium .....		
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,718,652	1,784,535
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	1,718,652	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 SEPTEMBER 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)
59333P-V3-9	MIAMI-DADE CNTY-TXBL		.08/04/2016	MERRILL		1,000,000	1,000,000		0 IFE
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						1,000,000	1,000,000		0 XXX
864813-T3-4	SUFFOLK VA REF B		.07/15/2016	FIFTH THIRD		1,300,000	1,300,000		0 IFE
914713-P2-2	UNIVERSITY OF NC CHAPEL HILL		.09/26/2016	CITIGROU	405,349	.375,000	.375,000	.4,124	1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						1,705,349	1,675,000		4,124 XXX
00206R-DL-3	AT&T INC		.09/06/2016	EXCHANGED		.767,756	.896,194		0 IFE
00206R-DM-1	AT&T INC		.09/06/2016	EXCHANGED		265,275	.292,308		0 IFE
04774#-AA-0	ATLANTA FALCONS STADIUM COMPANY LL		.08/25/2016	BOA	315,000	.315,000			0 IFE
17275R-AD-4	CISCO SYSTEMS INC		.09/27/2016	AMHERST	270,596	.200,000	.150,000	.1,475	1FE
125720-AE-5	CME GROUP INC		.09/27/2016	JEFFERIE	159,933	.150,000	.100,000	.188	1FE
375558-BF-9	GILEAD SCIENCES INC		.08/18/2016	WELLS FARGO	1,631,115	.1,500,000	.26,158		1FE
G4588#-BJ-9	INTERMEDIATE CAPITAL GRP PLC		.09/29/2016	CITIGROU	500,000	.500,000			0 IFE
84611#-AF-8	LIFE STORAGE INC		.07/21/2016	WELLS	1,000,000	1,000,000		0	2
57169*-BC-0	MARS INCORPORATED		.09/27/2016	JP MORGAN	1,000,000	1,000,000			0 IFE
883556-BR-2	TERMO FISHER SCIENTIFIC		.09/20/2016	GOLDMAN	1,188,204	1,200,000			.393 2FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						7,097,879	7,053,502		28,214 XXX
8399997. Total - Bonds - Part 3						9,803,228	9,728,502		32,338 XXX
8399998. Total - Bonds - Part 5							XXX	XXX	XXX XXX
8399999. Total - Bonds						9,803,228	9,728,502		32,338 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						9,803,228	XXX		32,338 XXX

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

## STATEMENT AS OF SEPTEMBER 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		.09/15/2016	PRINCIPAL RECEIPT		29,733	29,733	.27,158	.29,132	0	.601	0	.601	0	.29,733	0	0	0	.986	04/16/2034	1	
.38376W-AH-7	GNMA 2010-014 DC		.09/15/2016	PRINCIPAL RECEIPT		49,627	49,627	.50,945	.49,946	0	-(319)	0	-(319)	0	.49,627	0	0	0	.1,482	07/20/2037	1	
.38376V-BN-6	GNMA 2010-020 PW		.09/15/2016	PRINCIPAL RECEIPT		42,175	42,043	.42,147	.42,147	0	.28	0	.28	0	.42,175	0	0	0	.1,244	09/16/2038	1	
.38378K-QE-2	GNMA 2013-072 A		.09/16/2016	PRINCIPAL RECEIPT		17,758	18,031	.17,758	.17,960	0	-(202)	0	-(202)	0	.17,758	0	0	0	.241	10/16/2046	1	
0599999. Subtotal - Bonds - U.S. Governments						139,293	139,293	138,177	139,184	0	108	0	108	0	139,293	0	0	0	3,953	XXX	XXX	
.01179-N6-0	ALASKA MUN BD GO		.08/01/2016	MATURITY		350,000	350,000	350,000	350,000	0	0	0	0	0	350,000	0	0	0	11,711	08/01/2016	1FE	
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						350,000	350,000	350,000	350,000	0	0	0	0	0	350,000	0	0	0	11,711	XXX	XXX	
.31394Y-H9-8	FHLMC 2793 PE		.09/25/2016	PRINCIPAL RECEIPT		19,101	19,101	.17,119	.19,024	0	.77	0	.77	0	.19,101	0	0	0	.669	05/15/2034	1	
.31395M-DU-0	FHLMC 2934 KG		.09/25/2016	PRINCIPAL RECEIPT		18,863	18,863	.18,836	.18,836	0	.27	0	.27	0	.18,863	0	0	0	.621	02/25/2035	1	
.31393T-HN-9	FNMA 2003-81 LC		.09/25/2016	PRINCIPAL RECEIPT		7,596	7,596	7,000	.7,584	0	.12	0	.12	0	.7,596	0	0	0	.226	09/25/2018	1	
.31394U-KE-1	FNMA 2005-102 PG		.09/25/2016	PRINCIPAL RECEIPT		25,935	25,935	.24,221	.25,790	0	.144	0	.144	0	.25,935	0	0	0	.871	11/25/2035	1	
.31412U-V6-1	FNMA POOL - 935533		.09/25/2016	PRINCIPAL RECEIPT		8,768	8,768	.8,946	.8,831	0	-(63)	0	-(63)	0	.8,768	0	0	0	.258	08/01/2039	1	
.31416B-NK-0	FNMA POOL - 995094		.09/25/2016	PRINCIPAL RECEIPT		10,993	10,993	.11,730	.11,155	0	-(162)	0	-(162)	0	.10,993	0	0	0	.336	11/01/2035	1	
.31417G-ZP-4	FNMA POOL - A89749		.09/25/2016	PRINCIPAL RECEIPT		116,987	116,987	.116,036	.116,141	0	.846	0	.846	0	.116,987	0	0	0	.2,392	06/01/2043	1	
.31417M-QQ-9	FNMA POOL - AC3162		.09/25/2016	PRINCIPAL RECEIPT		10,715	10,715	.10,715	.10,763	0	-(48)	0	-(48)	0	.10,715	0	0	0	.321	10/01/2024	1	
.31417S-AA-8	FNMA POOL - AC5400		.09/25/2016	PRINCIPAL RECEIPT		9,040	9,040	.9,161	.9,064	0	-(24)	0	-(24)	0	.9,040	0	0	0	.272	10/01/2039	1	
.31418S-CJ-6	FNMA POOL - A40572		.09/25/2016	PRINCIPAL RECEIPT		7,174	7,174	.7,174	.7,459	0	-(78)	0	-(78)	0	.7,174	0	0	0	.264	05/01/2040	1	
.31418T-D5-3	FNMA POOL - A05523		.09/25/2016	PRINCIPAL RECEIPT		29,773	29,773	.30,241	.29,903	0	-(130)	0	-(130)	0	.29,773	0	0	0	.880	06/01/2040	1	
.31419C-D3-4	FNMA POOL - AE1921		.09/25/2016	PRINCIPAL RECEIPT		7,272	7,272	.7,475	.7,306	0	-(34)	0	-(34)	0	.7,272	0	0	0	.198	09/01/2040	1	
.3138A9-CX-0	FNMA POOL - A/H7285		.09/25/2016	PRINCIPAL RECEIPT		25,362	25,362	.24,915	.25,234	0	.128	0	.128	0	.25,362	0	0	0	.674	03/01/2041	1	
.3138AD-HM-0	FNMA POOL - A/10235		.09/25/2016	PRINCIPAL RECEIPT		4,191	4,191	.4,224	.4,194	0	-(3)	0	-(3)	0	.4,191	0	0	0	.98	05/01/2026	1	
.31417V-TU-1	FNMA POOL - MA0562		.09/25/2016	PRINCIPAL RECEIPT		14,745	14,745	.14,597	.14,987	0	-(242)	0	-(242)	0	.14,745	0	0	0	.448	11/01/2040	1	
.31417Y-W3-7	FNMA POOL - MA0665		.09/25/2016	PRINCIPAL RECEIPT		20,255	20,255	.20,358	.20,296	0	-(41)	0	-(41)	0	.20,255	0	0	0	.522	02/01/2041	1	
3199999. Subtotal - Bonds - U.S. Special Revenues						336,769	336,769	333,761	336,362	0	408	0	408	0	336,769	0	0	0	9,050	XXX	XXX	
.0258M0-DC-0	AMERICAN EXPRESS		.09/20/2016	MATURITY		400,000	400,000	408,836	401,429	0	-(1,429)	0	-(1,429)	0	400,000	0	0	0	11,200	09/20/2016	1FE	
.00206R-AS-1	AT & T INC		.09/06/2016	EXCHANGED		387,576	387,576	.300,000	.387,576	0	-(1,384)	0	-(1,384)	0	.380,668	0	.6,908	6,908	.20,851	02/25/2039	2FE	
.00206R-DL-3	AT&T INC		.09/07/2016	EXCHANGED		193	193	.184	.0	0	0	0	0	.184	0	.8	.8	0	03/09/2048	1FE		
.00206R-DM-1	AT&T INC		.09/07/2016	EXCHANGED		307	307	.308	.280	0	0	0	0	0	.280	0	.27	.27	0	03/09/2049	1FE	
.079860-AE-2	BELLSOUTH CORP		.09/06/2016	EXCHANGED		265,275	265,275	.250,000	.265,275	0	-(253)	0	-(253)	0	.262,077	0	.3,198	.3,198	.11,917	06/15/2034	1FE	
.10513K-AA-2	BRANCH BANKING & TRUST		.09/15/2016	MATURITY		650,000	650,000	687,396	.654,811	0	-(4,811)	0	-(4,811)	0	.650,000	0	0	0	.36,563	09/15/2016	1FE	
.126650-BH-2	CVS CAREMARK CORP		.07/27/2016	MORGAN S		126,053	126,053	.121,000	.102,148	0	116,844	0	1,612	0	.118,456	0	.7,597	.7,597	.4,561	06/01/2017	2FE	
.78387G-AQ-6	SBC COMMUNICATIONS		.09/06/2016	EXCHANGED		380,180	380,180	.382,386	.313	0	313	0	313	0	.382,699	0	-(2,519)	-(2,519)	.24,053	09/15/2034	1FE	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,209,584	2,209,584	2,121,502	2,231,874	2,199,850	0	-(5,950)	0	-(5,950)	0	2,194,364	0	15,220	15,220	109,145	XXX	XXX
8399997. Total - Bonds - Part 4						3,035,645	3,035,645	2,947,564	3,053,813	3,025,396	0	-(5,435)	0	-(5,435)	0	3,020,425	0	15,220	15,220	133,859	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8399999. Total - Bonds						3,035,645	3,035,645	2,947,564	3,053,813	3,025,396	0	-(5,435)	0	-(5,435)	0	3,020,425	0	15,220	15,220	133,859	XXX	XXX
8999997. Total - Preferred Stocks - Part 4						0	0	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8999999. Total - Preferred Stocks						0	0	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9799997. Total - Common Stocks - Part 4						0	0	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9799999. Total - Common Stocks						0	0	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9899999. Total - Preferred and Common Stocks						0	0	XXX	XXX	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9999999. Totals						3,035,645	3,035,645	XXX	3,053,813	3,025,												

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 SEPTEMBER 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	
JP Morgan Chase Bank .....	Madison, WI .....				134,026	(131,808)	(113,729)	XXX
Fifth Third Bank .....	Cincinnati, OH .....				(196,121)	(53,058)	(198,097)	XXX
0199998. Deposits in ... instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(62,095)	(184,865)	(311,827)	XXX
0299998. Deposits in ... 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	(62,095)	(184,865)	(311,827)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	(62,095)	(184,865)	(311,827)	XXX

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