



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2017

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 OH

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
(Street and Number)
Cincinnati, OH, US 45241, 513-247-0711
(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
(Street and Number)
Cincinnati, OH, US 45241, 513-247-0711
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uflife.com

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

OFFICERS

Chairman/CEO Thomas Cresson Hardy Assistant Vice President/Secretary Elaine Marie Greer
President Jay Cresson Hardy Vice President/Treasurer Kevin Christopher Smith #

OTHER

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

DIRECTORS OR TRUSTEES

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

State of Ohio SS:
County of Hamilton

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

Jay Hardy
President

Elaine Greer
Secretary

Kevin C. Smith
Treasurer

Subscribed and sworn to before me this
10th day of May

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

Michael O'Brien

STATEMENT AS OF MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	222,175,189		222,175,189	219,076,088
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks	268,100		268,100	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 (\$(188,265)), cash equivalents (\$) and short-term investments (\$1,141,840)	953,575		953,575	1,123,541
6. Contract loans (including \$ premium notes)	206,795		206,795	201,900
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)	223,603,659	0	223,603,659	220,401,529
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	2,246,220		2,246,220	2,267,421
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	49,954		49,954	54,570
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,994,184		2,994,184	2,945,146
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	39,279		39,279	0
16.3 Other amounts receivable under reinsurance contracts			0	38,704
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	3,034,549	2,040,049	994,500	994,500
19. Guaranty funds receivable or on deposit	1,116		1,116	1,488
20. Electronic data processing equipment and software	273,683	270,322	3,361	5,822
21. Furniture and equipment, including health care delivery assets (\$)	22,940	22,940	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	250,667		250,667	324,777
24. Health care (\$) and other amounts receivable	501,009	501,009	0	0
25. Aggregate write-ins for other than invested assets	37,314	37,314	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	233,054,574	2,871,635	230,182,940	227,033,957
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	233,054,574	2,871,635	230,182,940	227,033,957
DETAILS OF WRITE-INS				
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	130	130	0	
2502. Prepaid Expense	37,184	37,184	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)	37,314	37,314	0	0

STATEMENT AS OF MARCH 31, 2017 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 \$209,767,922 less \$ included in Line 6.3 (including \$ Modco Reserve)	209,767,922	206,204,100
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		0
3. Liability for deposit-type contracts (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life	1,258,548	1,268,336
4.2 Accident and health		0
5. Policyholders' dividends \$ and coupons \$ due and unpaid		0
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	181,982	211,569
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 \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$22,475 assumed and \$ ceded	22,475	62,378
9.4 Interest Maintenance Reserve	1,825,458	1,767,715
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	191,263	407,672
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	294,246	359,108
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	23,209	92,646
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	448,799	453,992
18. Amounts held for agents' account, including \$ agents' credit balances	1,242,556	1,185,345
19. Remittances and items not allocated	740,206	836,744
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	911,544	882,111
24.02 Reinsurance in unauthorized and certified (\$) companies		0
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		
24.08 Derivatives	0	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
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	216,908,207	213,731,716
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	216,908,207	213,731,716
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)	7,665,862	7,693,370
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)	10,750,232	10,777,740
38. Totals of Lines 29, 30 and 37	13,274,732	13,302,240
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	230,182,940	227,033,957
DETAILS OF WRITE-INS		
2501.		
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.		
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.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

STATEMENT AS OF MARCH 31, 2017 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	12,110,022	11,351,511	46,074,785
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	1,978,375	1,847,216	7,650,793
4. Amortization of Interest Maintenance Reserve (IMR)	71,099	85,850	362,350
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	696,875	756,485	2,918,802
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	156,891	148,982	605,797
9. Totals (Lines 1 to 8.3)	15,013,261	14,190,044	57,612,527
10. Death benefits	7,753,037	6,390,080	25,058,123
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			
15. Surrender benefits and withdrawals for life contracts	68,304	45,821	275,298
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	471	229	1,211
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	3,563,822	4,094,443	17,217,649
20. Totals (Lines 10 to 19)	11,385,633	10,530,573	42,552,280
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	2,266,459	2,224,713	8,976,285
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	783,924	821,168	3,334,772
24. Insurance taxes, licenses and fees, excluding federal income taxes	459,700	443,914	1,532,832
25. Increase in loading on deferred and uncollected premiums	(3,487)	(259)	18,539
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	14,892,229	14,020,109	56,414,708
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	121,032	169,936	1,197,818
30. Dividends to policyholders			0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	121,032	169,936	1,197,818
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(9,002)	(5,644)	102,660
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)	130,034	175,580	1,095,159
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	130,034	175,580	1,095,159
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	13,302,240	12,387,642	12,387,642
37. Net income (Line 35)	130,034	175,580	1,095,159
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	(28,837)	(56,360)	(95,372)
41. Change in nonadmitted assets	28,729	75,640	277,513
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	(29,433)	(26,744)	(114,041)
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	0	0
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	(128,000)	(75,000)	(305,000)
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)	(27,508)	93,116	914,599
55. Capital and surplus, as of statement date (Lines 36 + 54)	13,274,732	12,480,757	13,302,240
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	156,891	148,982	605,797
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)	156,891	148,982	605,797
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0	0
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0	0

STATEMENT AS OF MARCH 31, 2017 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	12,039,501	11,298,091	45,918,984
2. Net investment income	2,169,331	1,943,771	8,229,463
3. Miscellaneous income	853,191	887,239	3,740,305
4. Total (Lines 1 to 3)	15,062,023	14,129,102	57,888,752
5. Benefit and loss related payments	7,871,502	6,439,590	25,046,723
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	3,751,889	3,458,464	13,591,347
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	92,647	45,854	115,960
10. Total (Lines 5 through 9)	11,716,038	9,943,908	38,754,030
11. Net cash from operations (Line 4 minus Line 10)	3,345,986	4,185,193	19,134,721
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	7,364,355	11,096,873	25,470,771
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)	7,364,355	11,096,873	25,470,771
13. Cost of investments acquired (long-term only):			
13.1 Bonds	10,482,058	15,230,535	45,271,328
13.2 Stocks	268,000	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)	10,750,058	15,230,535	45,271,328
14. Net increase (or decrease) in contract loans and premium notes	4,896	13,831	74,606
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,390,599)	(4,147,493)	(19,875,162)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
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	128,000	75,000	305,000
16.6 Other cash provided (applied)	2,648	286,503	411,598
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(125,352)	211,503	106,598
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)	(169,966)	249,203	(633,843)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,123,541	1,757,385	1,757,385
19.2 End of period (Line 18 plus Line 19.1)	953,576	2,006,588	1,123,541

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	3,960,628	4,350,209	16,460,872
3. Ordinary individual annuities			0
4. Credit life (group and individual)			0
5. Group life insurance	11,792,477	10,982,897	44,581,212
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	15,753,105	15,333,106	61,042,084
12. Deposit-type contracts	0		0
13. Total	15,753,105	15,333,106	61,042,084
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	2017	2016
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 130,034	\$ 1,095,159
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 130,034	\$ 1,095,159
SURPLUS	STATE	2017	2016
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 13,274,732	\$ 13,302,240
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 13,274,732	\$ 13,302,240

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 MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months \$ 0
 - 2. 12 months or Longer \$ 48,920
- b. The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 months \$ 0
 - 2. 12 months or Longer \$ 1,385,509

(5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of March 31, 2017.

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

A.. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$60,000,000, The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.

(2) FHLB Capital Stock

- a. The company held 26,800 shares or \$268,000 of membership stock at March 31,20017.
- b. The Company has no membership stock eligible for redemption.

(3) Collateral Pledged to FHLB

- a. As of March 31, 2017 the Company has pledged a bond with fair value of \$2,900,000 as collateral to FHLB.

(4) Borrowing from FHLB

- a. As of March 31, 2017 the Company has not borrowed any funds from FHLB.

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 \$128,000 were paid as of March 31, 2017.

14. Liabilities, Contingencies and Assessments – No Change.

15. Leases – No Change.

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

STATEMENT AS OF MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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.

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?
- 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

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:
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 | \$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 MARCH 31, 2017 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 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
McDonnell Investment Advisors, LLC	U.....
Advantus Capital Management INC	U.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [] No []

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [] No []

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

- 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:

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 [] No [X]
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 [] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsurer Rating
NONE								

STATEMENT AS OF MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

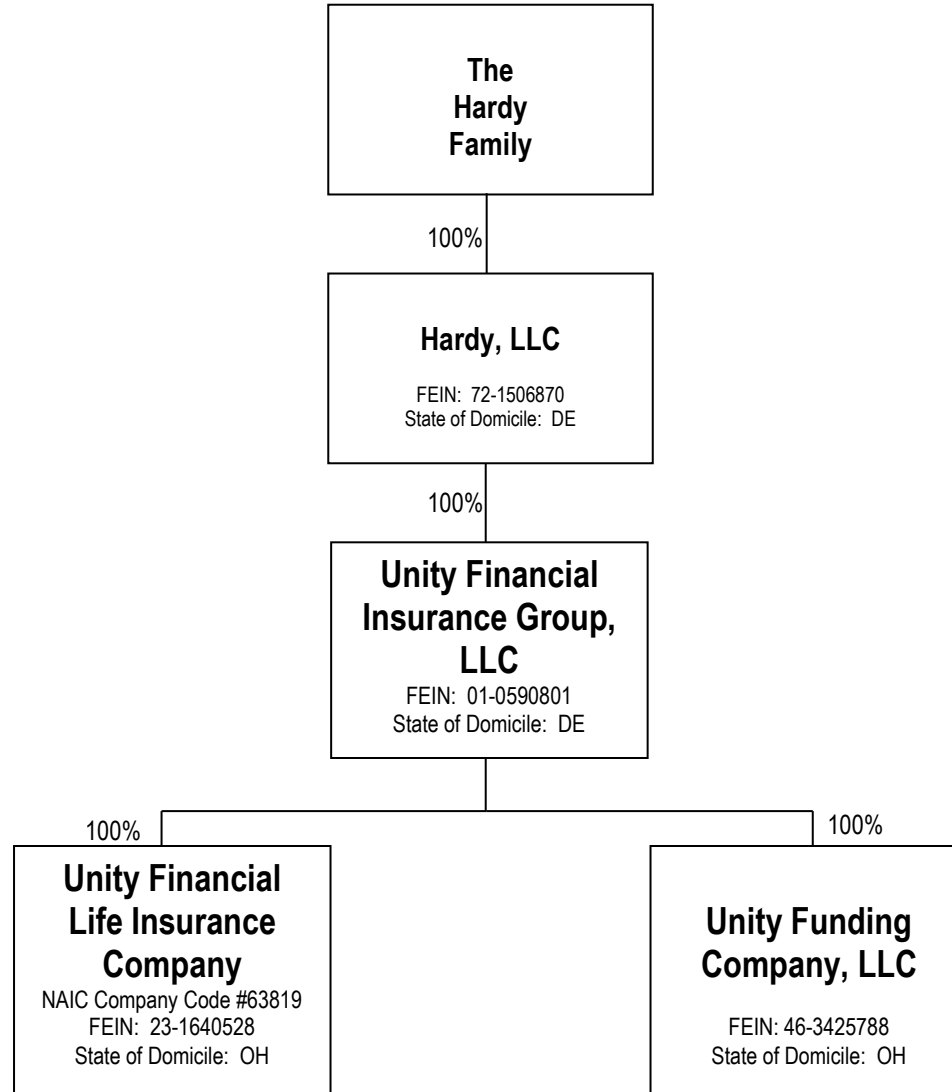
1	Direct Business Only					
	2	3	4	5	6	7
States, Etc.	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	233,769				233,769	
2. Alaska	436				436	
3. Arizona	26,556				26,556	
4. Arkansas	41,284				41,284	
5. California	162,641				162,641	
6. Colorado	181,549				181,549	
7. Connecticut	2,612				2,612	
8. Delaware	8,711				8,711	
9. District of Columbia	16,299				16,299	
10. Florida	886,000				886,000	
11. Georgia	350,289				350,289	
12. Hawaii	0				0	
13. Idaho	897				897	
14. Illinois	304,187				304,187	
15. Indiana	720,724				720,724	
16. Iowa	32,585				32,585	
17. Kansas	90,506				90,506	
18. Kentucky	40,086				40,086	
19. Louisiana	787,954				787,954	
20. Maine	18,559				18,559	
21. Maryland	79,726				79,726	
22. Massachusetts	12,098				12,098	
23. Michigan	8,428				8,428	
24. Minnesota	89,692				89,692	
25. Mississippi	1,563,960				1,563,960	
26. Missouri	315,527				315,527	
27. Montana	276				276	
28. Nebraska	24,526				24,526	
29. Nevada	12,535				12,535	
30. New Hampshire	3,555				3,555	
31. New Jersey	292,800				292,800	
32. New Mexico	60,426				60,426	
33. New York	20,207				20,207	
34. North Carolina	1,503,284				1,503,284	
35. North Dakota	16,425				16,425	
36. Ohio	910,915				910,915	
37. Oklahoma	21,855				21,855	
38. Oregon	15,192				15,192	
39. Pennsylvania	966,345				966,345	
40. Rhode Island	135				135	
41. South Carolina	365,204				365,204	
42. South Dakota	970				970	
43. Tennessee	328,156				328,156	
44. Texas	4,302,710				4,302,710	
45. Utah	682				682	
46. Vermont	973				973	
47. Virginia	102,874				102,874	
48. Washington	3,036				3,036	
49. West Virginia	21,685				21,685	
50. Wisconsin	816,249				816,249	
51. Wyoming	1,005				1,005	
52. American Samoa					0	
53. Guam					0	
54. Puerto Rico	483				483	
55. U.S. Virgin Islands					0	
56. Northern Mariana Islands					0	
57. Canada					0	
58. Aggregate Other Aliens	213	0	0	0	213	0
59. Subtotal	(a) 15,767,787	0	0	0	15,767,787	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	0
95. Totals (Direct Business)	XXX 15,767,787	0	0	0	15,767,787	0
96. Plus Reinsurance Assumed	XXX				0	
97. Totals (All Business)	XXX 15,767,787	0	0	0	15,767,787	0
98. Less Reinsurance Ceded	XXX 3,728,286				3,728,286	
99. Totals (All Business) less Reinsurance Ceded	XXX 12,039,501	0	0	0	12,039,501	0
DETAILS OF WRITE-INS						
58001. JAM Jamaica	XXX 213				213	
58002.	XXX					
58003.	XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX 0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX 213	0	0	0	213	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX 0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX 0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

Premiums remitted directly to the home office are allocated on the basis of residence at the time of premium payment.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATION CHART



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.

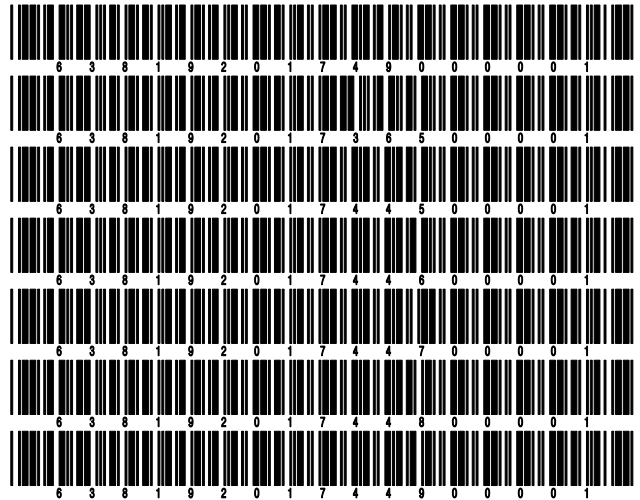
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required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



NONE

STATEMENT AS OF MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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 investment and commitment fees		
9. Total foreign exchange change in book value/recorded investment including 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	219,076,088	199,699,451
2. Cost of bonds and stocks acquired	10,750,058	45,271,328
3. Accrual of discount	61,839	229,498
4. Unrealized valuation increase (decrease)		56,341
5. Total gain (loss) on disposals	161,051	300,474
6. Deduct consideration for bonds and stocks disposed of	7,364,355	25,470,771
7. Deduct amortization of premium	241,393	1,010,233
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)	222,443,289	219,076,088
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	222,443,289	219,076,088

STATEMENT AS OF MARCH 31, 2017 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)	165,230,423	27,003,081	23,921,813	(104,332)	168,207,359	0	0	165,230,423
2. NAIC 2 (a)	54,700,552	1,674,323	1,189,982	(75,222)	55,109,670	0	0	54,700,552
3. NAIC 3 (a)	0				0			
4. NAIC 4 (a)	0				0			
5. NAIC 5 (a)	0				0			
6. NAIC 6 (a)	0				0			
7. Total Bonds	219,930,974	28,677,404	25,111,795	(179,554)	223,317,029	0	0	219,930,974
PREFERRED STOCK								
8. NAIC 1	0				0			
9. NAIC 2	0				0			
10. NAIC 3	0				0			
11. NAIC 4	0				0			
12. NAIC 5	0				0			
13. NAIC 6	0				0			
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	219,930,974	28,677,404	25,111,795	(179,554)	223,317,029	0	0	219,930,974

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ 1,141,840 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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	1,141,840	XXX	1,141,840	2,516	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	854,886	1,784,536
2. Cost of short-term investments acquired	11,801,103	43,688,222
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	11,514,149	44,617,871
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)	1,141,840	854,886
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,141,840	854,886

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

Schedule E - Verification - Cash Equivalents

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

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

NONE

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

NONE

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

NONE

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

NONE

STATEMENT AS OF MARCH 31, 2017 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)
00440E-AW-7	ACE INA HLDG INC SR NT		.03/10/2017	CITIGROU		1,033,650	1,000,000	15,950	1FE
00724F-AC-5	ADOBE SYSTEMS INC		.02/14/2017	USBANC		650,891	650,000	939	1FE
05348E-AW-9	AVALONBAY COMMUNITIES		.01/25/2017	KEY		752,805	750,000	5,469	1FE
07330M-AA-5	BANK OF NY MELLON CORP		.02/14/2017	VARIOUS		1,790,645	1,750,000	11,589	1FE
115637-AP-5	BROWN-FOREMAN CORP		.03/10/2017	MILLENNIUM ADVISORS		1,037,530	1,000,000	7,500	1FE
151020-AS-3	CELGENE CORP		.03/23/2017	USBANC		1,174,323	1,150,000	5,323	2FE
291011-AQ-7	EMERSON ELECTRIC CO		.03/17/2017	AMHERST		488,024	400,000	2,467	1FE
53154*-AM-5	LIBERTY UTILITIES CO		.03/24/2017	SELECT ONE		550,000	550,000	0	1FE
585055-AW-6	MEDTRONIC INC		.01/25/2017	WELLS		1,045,560	1,000,000	16,875	1FE
665772-CK-3	NORTHN STS PIIR CO MINN		.03/23/2017	MILLENNIUM ADVISORS		199,266	200,000	1,921	1FE
720186-AH-8	PIEDMONT NATURAL GAS CO		.03/29/2017	AMHERST		493,175	500,000	1,708	1FE
82436#-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		.03/29/2017	MESROW FINANCIAL		277,750	275,000	0	1FE
828807-CT-2	SIMON PROPERTY GROUP LP		.03/28/2017	MORGAN STANLEY		488,340	500,000	10,625	1FE
83413U-AF-7	SOLAR CAPITAL LIMITED		.02/15/2017	SELECT ONE		500,000	500,000	0	2FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,481,958	10,225,000	80,366	XXX
8399997. Total - Bonds - Part 3						10,481,958	10,225,000	80,366	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						10,481,958	10,225,000	80,366	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
313360-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI		.03/15/2017	FEDERAL HOME LOAN BANK	2,680,000	268,000	0	0	XXX
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						268,000	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						268,000	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						268,000	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						268,000	XXX	0	XXX
9999999 - Totals						10,749,958	XXX	80,366	XXX

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

STATEMENT AS OF MARCH 31, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
38374F-3P-7	GNMA 2004-026 GE		03/15/2017	PRINCIPAL RECEIPT		23,516	23,516	21,479	23,056	.0	460	.0	460	.0	23,516	.0	.0	.0	177	04/16/2034	1	
38376V-BN-6	GNMA 2010-020 PW		03/15/2017	PRINCIPAL RECEIPT		38,678	38,678	38,557	38,653	.0	25	.0	25	.0	38,678	.0	.0	.0	272	09/16/2038	1	
38378K-GE-2	GNMA 2013-072 A		03/16/2017	PRINCIPAL RECEIPT		8,200	8,200	8,326	8,291	.0	(91)	.0	(91)	.0	8,200	.0	.0	.0	28	10/16/2046	1	
0599999	Subtotal - Bonds - U.S. Governments					70,394	70,394	68,362	70,000	0	394	0	394	0	70,394	0	0	0	476	XXX	XXX	
31394Y-H9-8	FHLMC 2793 PE		03/25/2017	PRINCIPAL RECEIPT		22,432	22,432	20,105	22,344	.0	.88	.0	.88	.0	22,432	.0	.0	.0	191	05/15/2034	1	
31395M-DU-0	FHLMC 2934 KG		03/25/2017	PRINCIPAL RECEIPT		14,578	14,578	14,206	14,558	.0	20	.0	20	.0	14,578	.0	.0	.0	104	02/15/2035	1	
31393T-HN-9	FNMA 2003-81 LC		03/25/2017	PRINCIPAL RECEIPT		6,270	6,270	5,778	6,264	.0	6	.0	6	.0	6,270	.0	.0	.0	46	09/25/2018	1	
31394U-KE-1	FNMA 2005-102 PG		03/25/2017	PRINCIPAL RECEIPT		20,736	20,736	19,365	20,623	.0	112	.0	112	.0	20,736	.0	.0	.0	160	11/25/2035	1	
31412U-Y6-1	FNMA POOL - 935533		03/25/2017	PRINCIPAL RECEIPT		6,098	6,098	6,222	6,141	.0	(43)	.0	(43)	.0	6,098	.0	.0	.0	53	08/01/2039	1	
31416B-NK-0	FNMA POOL - 995094		03/25/2017	PRINCIPAL RECEIPT		9,305	9,305	9,928	9,438	.0	(133)	.0	(133)	.0	9,305	.0	.0	.0	63	11/01/2035	1	
31417G-ZP-4	FNMA POOL - AB9749		03/25/2017	PRINCIPAL RECEIPT		37,020	37,020	36,719	36,757	.0	263	.0	263	.0	37,020	.0	.0	.0	176	06/01/2043	1	
31417M-OQ-9	FNMA POOL - AC3162		03/25/2017	PRINCIPAL RECEIPT		4,553	4,553	4,715	4,571	.0	(18)	.0	(18)	.0	4,553	.0	.0	.0	34	10/01/2024	1	
31417S-AA-8	FNMA POOL - AC5400		03/25/2017	PRINCIPAL RECEIPT		8,046	8,046	8,153	8,067	.0	(21)	.0	(21)	.0	8,046	.0	.0	.0	53	10/01/2039	1	
31418S-CJ-6	FNMA POOL - AD4572		03/25/2017	PRINCIPAL RECEIPT		10,695	10,695	11,121	10,810	.0	(115)	.0	(115)	.0	10,695	.0	.0	.0	129	05/01/2040	1	
31418T-D5-3	FNMA POOL - AD5523		03/25/2017	PRINCIPAL RECEIPT		16,269	16,269	16,525	16,339	.0	(70)	.0	(70)	.0	16,269	.0	.0	.0	90	06/01/2040	1	
31419C-D3-4	FNMA POOL - AE1921		03/25/2017	PRINCIPAL RECEIPT		5,330	5,330	5,478	5,354	.0	(24)	.0	(24)	.0	5,330	.0	.0	.0	28	09/01/2040	1	
3138A9-CX-0	FNMA POOL - AH7285		03/25/2017	PRINCIPAL RECEIPT		6,796	6,796	6,676	6,762	.0	34	.0	34	.0	6,796	.0	.0	.0	31	03/01/2041	1	
3138AD-HM-0	FNMA POOL - AI0235		03/25/2017	PRINCIPAL RECEIPT		4,454	4,454	4,489	4,458	.0	(3)	.0	(3)	.0	4,454	.0	.0	.0	26	05/01/2026	1	
31417Y-TU-1	FNMA POOL - MA0562		03/25/2017	PRINCIPAL RECEIPT		10,334	10,334	10,791	10,500	.0	(166)	.0	(166)	.0	10,334	.0	.0	.0	65	11/01/2040	1	
31417Z-W3-7	FNMA POOL - MA0665		03/25/2017	PRINCIPAL RECEIPT		23,407	23,407	23,525	23,454	.0	(47)	.0	(47)	.0	23,407	.0	.0	.0	171	02/01/2041	1	
3199999	Subtotal - Bonds - U.S. Special Revenues					206,321	206,321	203,798	206,439	0	(118)	0	(118)	0	206,321	0	0	0	1,420	XXX	XXX	
00287Y-AP-4	ABBVIE INC		02/14/2017	USBANC		1,202,352	1,200,000	1,188,122	1,189,794	.0	.188	.0	.188	.0	1,189,982	.0	12,370	12,370	10,773	11/06/2022	2FE	
149123-BJ-9	CATERPILLAR INC		03/15/2017	SUSQUEHANNA		444,469	350,000	405,670	392,166	.0	(386)	.0	(386)	.0	391,780	.0	52,689	52,689	9,865	05/01/2031	1FE	
149123-BN-0	CATERPILLAR INC		03/13/2017	ROBERT W BAIRD		305,840	250,000	268,228	265,695	.0	(90)	.0	(90)	.0	265,605	.0	40,235	40,235	8,865	08/15/2036	1FE	
149123-BS-9	CATERPILLAR INC		03/13/2017	CITIGROUP		169,052	150,000	182,364	179,347	.0	(144)	.0	(144)	.0	179,203	.0	(10,151)	(10,151)	2,362	05/27/2041	1FE	
00440E-AJ-6	CHUBB INA HOLDINGS		02/15/2017	MATURITY		950,000	950,000	998,413	951,584	.0	(1,584)	.0	(1,584)	.0	950,000	.0	.0	.0	27,075	02/15/2017	1FE	
22160K-AC-9	COSTCO WHOLESALE CORP		03/15/2017	MATURITY		1,200,000	1,200,000	1,285,111	1,207,188	.0	(7,188)	.0	(7,188)	.0	1,200,000	.0	.0	.0	33,000	03/15/2017	1FE	
37333A-JR-3	GEORGIA POWER COMPANY		01/13/2017	WELLS		345,423	300,000	297,138	297,442	.0	2	.0	2	.0	297,443	.0	47,980	47,980	2,160	06/01/2040	1FE	
693476-BB-8	PNC FUNDING CORP		02/01/2017	MATURITY		600,000	600,000	599,703	600,020	.0	(20)	.0	(20)	.0	600,000	.0	.0	.0	16,875	02/01/2017	1FE	
063660-W8-6	BANK OF MONTREAL	C	01/11/2017	MATURITY		640,000	640,000	647,866	640,047	.0	(47)	.0	(47)	.0	640,000	.0	.0	.0	8,000	01/11/2017	1FE	
055451-AF-5	BHP BILLITON FINANCE	C	03/29/2017	MATURITY		400,000	400,000	393,354	399,766	.0	234	.0	234	.0	400,000	.0	.0	.0	10,800	03/29/2017	1FE	
055451-AH-1	BHP BILLITON FINANCE	C	03/02/2017	VARIOUS		830,505	750,000	937,335	817,552	.0	(4,976)	.0	(4,976)	.0	812,575	.0	17,930	17,930	20,448	04/01/2019	1FE	
8999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					7,087,640	6,790,000	7,203,302	6,940,601	0	(14,012)	0	(14,012)	0	6,926,589	0	161,051	161,051	150,223	XXX	XXX	
8399997	Total - Bonds - Part 4					7,364,355	7,066,715	7,475,462	7,217,039	0	(13,736)	0	(13,736)	0	7,203,304	0	161,051	161,051	152,120	XXX	XXX	
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					7,364,355	7,066,715	7,475,462	7,217,039	0	(13,736)	0	(13,736)	0	7,203,304	0	161,051	161,051	152,120	XXX	XXX	
8999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999	Totals					7,364,355	7,066,715	7,475,462	7,217,039	0	(13,736)	0	(13,736)	0	7,203,304	0	161,051	161,051	152,120	XXX	XXX	

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

E05

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

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

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

NONE