



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2017

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code00000000NAIC Company Code63819Employer's ID Number23-1640528

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

Country of DomicileUnited States of America

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

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

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

Mail AddressP.O. Box 625700Cincinnati, OH, US 45241-5700

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

Internet Website Addresswww.unitylife.com

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OFFICERS

PresidentJay Cresson Hardy

TreasurerKevin Christopher Smith #

SecretaryElaine Marie Greer

OTHER

Cynthia Lee English, Vice President

Adam Michael Goller #, Vice President

Christopher Kuhnen, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham

Thomas Cresson Hardy - Chairman

Alexander Meeker Clark

John Joseph Waller

Jerry Michael Gannon

John Bernard Yanko

Jay Cresson Hardy

State ofOhio

County ofHamilton

SS:

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

Jay HardyPresident

Elaine GreerSecretary

Kevin SmithTreasurer

Subscribed and sworn to before me this14th day ofNovember 2017

Michael O'Brien

06/18/2022

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.....

STATEMENT AS OF SEPTEMBER 30, 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 .....	236,048,835		236,048,835	219,076,088
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....	428,600		428,600	
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .....(60,599) ), cash equivalents				
(\$ ..... ) and short-term				
investments (\$ .....4,299,167 ) .....	4,238,567		4,238,567	1,123,541
6. Contract loans (including \$ ..... premium notes) .....	219,425		219,425	201,900
7. Derivatives .....				
8. Other invested assets .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	240,935,427		240,935,427	220,401,529
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	2,416,467		2,416,467	2,267,421
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	59,717		59,717	54,570
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	3,234,939		3,234,939	2,945,146
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....				
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	36,037		36,037	38,704
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....				
18.2 Net deferred tax asset .....	3,018,292	2,023,792	994,500	994,500
19. Guaranty funds receivable or on deposit .....	12,632		12,632	1,488
20. Electronic data processing equipment and software .....	224,937	221,688	3,248	5,822
21. Furniture and equipment, including health care delivery assets				
(\$ ..... ) .....	17,918	17,918		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	349,906		349,906	324,777
24. Health care (\$ ..... ) and other amounts receivable .....	453,077	453,077		
25. Aggregate write-ins for other than invested assets .....	16,390	16,390		
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	250,775,740	2,732,866	248,042,874	227,033,957
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27)	250,775,740	2,732,866	248,042,874	227,033,957
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Premiums Receivable .....	130	130		
2502. Prepaid Expenses .....	16,260	16,260		
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	16,390	16,390		

STATEMENT AS OF SEPTEMBER 30, 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 \$ .....218,952,585 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	218,952,585	206,204,100
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 .....	1,280,034	1,268,336
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 .....	157,823	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 \$ .....66,715 assumed and \$ ..... ceded .....	66,715	62,378
9.4 Interest Maintenance Reserve .....	1,906,610	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 .....	299,986	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 .....	212,673	359,108
15.1 Current federal and foreign income taxes, including \$ .....83,073 on realized capital gains (losses) .....	171,635	92,646
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee .....	544,602	453,992
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	1,204,186	1,185,345
19. Remittances and items not allocated .....	687,131	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 \$ .....7,803,600 and interest thereon \$ ..... .....	7,803,600	
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	963,420	882,111
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 .....		
24.08 Derivatives .....		
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	234,250,999	213,731,716
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	234,250,999	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 .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus .....	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	8,183,005	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) .....	11,267,375	10,777,740
38. Totals of Lines 29, 30 and 37 .....	13,791,875	13,302,240
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	248,042,873	227,033,957
DETAILS OF WRITE-INS		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....		
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....		

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	36,689,356	35,771,943	46,074,785
2. Considerations for supplementary contracts with life contingencies .....			
3. Net investment income .....	6,050,100	5,611,055	7,650,793
4. Amortization of Interest Maintenance Reserve (IMR) .....	215,354	266,932	362,350
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	2,019,632	2,216,018	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 .....	514,522	503,116	605,797
9. Totals (Lines 1 to 8.3) .....	45,488,964	44,369,064	57,612,527
10. Death benefits .....	21,008,656	18,179,890	25,058,123
11. Matured endowments (excluding guaranteed annual pure endowments) .....			
12. Annuity benefits .....			
13. Disability benefits and benefits under accident and health contracts .....			
14. Coupons, guaranteed annual pure endowments and similar benefits .....			
15. Surrender benefits and withdrawals for life contracts .....	235,692	228,341	275,298
16. Group conversions .....			
17. Interest and adjustments on contract or deposit-type contract funds .....	1,547	916	1,211
18. Payments on supplementary contracts with life contingencies .....			
19. Increase in aggregate reserves for life and accident and health contracts .....	12,748,485	14,513,291	17,217,649
20. Totals (Lines 10 to 19) .....	33,994,381	32,922,438	42,552,280
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	6,734,849	6,866,324	8,976,285
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses .....	2,438,272	2,463,514	3,334,772
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,208,405	1,190,982	1,532,832
25. Increase in loading on deferred and uncollected premiums .....	209,444	180,584	18,539
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			
27. Aggregate write-ins for deductions .....			
28. Totals (Lines 20 to 27) .....	44,585,351	43,623,842	56,414,708
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	903,613	745,221	1,197,819
30. Dividends to policyholders .....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	903,613	745,221	1,197,819
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	83,073	41,915	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) .....	820,541	703,307	1,095,159
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....442,809 (excluding taxes of \$ .....88,562 transferred to the IMR) .....			
35. Net income (Line 33 plus Line 34) .....	820,541	703,307	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) .....	820,541	703,307	1,095,159
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		56,341	56,341
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	(45,094)	(78,148)	(95,372)
41. Change in nonadmitted assets .....	167,497	166,248	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 .....			
44. Change in asset valuation reserve .....	(81,309)	(93,057)	(114,041)
45. Change in treasury stock .....			
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 .....			
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 .....	(372,000)	(225,000)	(305,000)
53. Aggregate write-ins for gains and losses in surplus .....			
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	489,635	529,690	914,599
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	13,791,875	12,917,332	13,302,240
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income .....	514,522	503,116	605,797
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	514,522	503,116	605,797
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....			
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....			

STATEMENT AS OF SEPTEMBER 30, 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
<b>Cash from Operations</b>			
1.   Premiums collected net of reinsurance .....	36,131,226	35,296,159	45,918,984
2.   Net investment income .....	6,423,104	6,066,721	8,229,463
3.   Miscellaneous income .....	2,536,821	2,568,227	3,740,305
4.   Total (Lines 1 to 3) .....	45,091,151	43,931,106	57,888,752
5.   Benefit and loss related payments .....	21,229,860	18,407,849	25,046,723
6.   Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7.   Commissions, expenses paid and aggregate write-ins for deductions .....	10,575,324	10,566,477	13,591,347
8.   Dividends paid to policyholders .....			
9.   Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	92,646	86,921	115,960
10.   Total (Lines 5 through 9) .....	31,897,831	29,061,247	38,754,030
11.   Net cash from operations (Line 4 minus Line 10) .....	13,193,320	14,869,859	19,134,721
<b>Cash from Investments</b>			
12.   Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	16,606,121	19,499,302	25,470,771
12.2 Stocks .....			
12.3 Mortgage loans .....			
12.4 Real estate .....			
12.5 Other invested assets .....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....			
12.7 Miscellaneous proceeds .....			
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	16,606,121	19,499,302	25,470,771
13.   Cost of investments acquired (long-term only):			
13.1 Bonds .....	33,644,765	34,848,440	45,271,328
13.2 Stocks .....	428,500		
13.3 Mortgage loans .....			
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....			
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	34,073,265	34,848,440	45,271,328
14.   Net increase (or decrease) in contract loans and premium notes .....	17,526	45,831	74,606
15.   Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(17,484,670)	(15,394,969)	(19,875,162)
<b>Cash from Financing and Miscellaneous Sources</b>			
16.   Cash provided (applied):			
16.1 Surplus notes, capital notes .....			
16.2 Capital and paid in surplus, less treasury stock .....			
16.3 Borrowed funds .....	7,803,600		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....			
16.5 Dividends to stockholders .....	372,000	225,000	305,000
16.6 Other cash provided (applied) .....	(25,227)	399,551	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) .....	7,406,373	174,551	106,598
<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) ..	3,115,023	(350,559)	(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) .....	4,238,565	1,406,826	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 .....			
2. Ordinary life insurance .....	11,428,188	12,715,311	16,460,872
3. Ordinary individual annuities .....			
4. Credit life (group and individual) .....			
5. Group life insurance .....	35,721,521	34,566,325	44,581,212
6. Group annuities .....			
7. A & H - group .....			
8. A & H - credit (group and individual) .....			
9. A & H - other .....			
10. Aggregate of all other lines of business .....			
11. Subtotal .....	47,149,709	47,281,636	61,042,084
12. Deposit-type contracts .....			
13. Total	47,149,709	47,281,636	61,042,084
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

# NOTES TO FINANCIAL STATEMENTS

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## 1. Summary of Significant Accounting Policies

### A. Accounting Practices

The financial statements of Unity Financial Life Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

NET INCOME	STATE	2017	2016
State Basis (Page 4, Line 35, Columns 1&3)	OHIO	\$ 820,541	\$ 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		\$ 820,541	\$ 1,095,159
SURPLUS	STATE	2017	2016
State Basis (Page 4, Line 55, Columns 1&3)	OHIO	\$ 13,791,875	\$ 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		\$ 13,791,875	\$ 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)
  - a. The aggregate amount of unrealized losses:
 

1. Less than 12 months	\$	0
2. 12 months or Longer	\$	79,030
  - b. The aggregate related fair value of securities with unrealized losses:
 

1. Less than 12 months	\$	0
2. 12 months or Longer	\$	1,281,671
- (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, 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 \$115,000,000. 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 4286 shares or \$428,600 of membership stock at September 30, 2017.
  - b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
  - a. As of September 30, 2017 the Company has pledged 8 bonds with face value of \$11.9M and fair value of \$10.3M as collateral to FHLB.
- (4) Borrowing from FHLB
  - a. As of September 30, 2017 the Company has received 7 advances from FHLB in the amount of \$7,803,600.

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 \$372,000 were paid as of September 30, 2017.

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.

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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5.

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

Yes [ ] No [ X ] N/A [ ]

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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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? .....  
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
(c) Compliance with applicable governmental laws, rules and regulations;  
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
(e) Accountability for adherence to the code.

Yes [ X ] No [   ]
- 9.1.1

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

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

Yes [   ] No [ X ]
- 9.2.1

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

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

Yes [   ] No [ X ]
- 9.3.1

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

FINANCIAL

- 10.1

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

Yes [ X ] No [   ]
- 10.2

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

\$ .....

INVESTMENT

- 11.1

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

Yes [   ] No [ X ]
- 11.2

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

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

\$ .....
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 [ X ]
- 14.2

If yes, please complete the following:
- |   | 1   | 2  |
|---|---|--|
|   | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>Carrying Value |
| 14.21 Bonds .....   | \$ .....  | \$ .....   |
| 14.22 Preferred Stock .....   | \$ .....  | \$ .....   |
| 14.23 Common Stock .....  | \$ .....  | \$ .....   |
| 14.24 Short-Term Investments .....  | \$ .....  | \$ .....   |
| 14.25 Mortgage Loans on Real Estate .....   | \$ .....  | \$ .....   |
| 14.26 All Other .....   | \$ .....  | \$ .....   |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....  | \$ .....   |
| 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 [ X ]
- 15.2

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

Yes [   ] No [   ]

STATEMENT AS OF SEPTEMBER 30, 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.

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

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

\$

\$

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

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

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank, NA	38 Fountain Square Cincinnati OH 45263
Federal Home Loan Bank	221 East Fourth St. Suite 600 Cincinnati, Ohio 45202

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

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

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

- 17.4 If yes, give full information relating thereto:

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

- 17.5 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
Good Hill Partners, LP	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 [ X ] 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 [ X ] 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 [ X ] No [ ]

- 18.2 If no, list exceptions:

STATEMENT AS OF SEPTEMBER 30, 2017 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

\$

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

\$

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

\$

1.5

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

\$

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

\$

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

\$

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

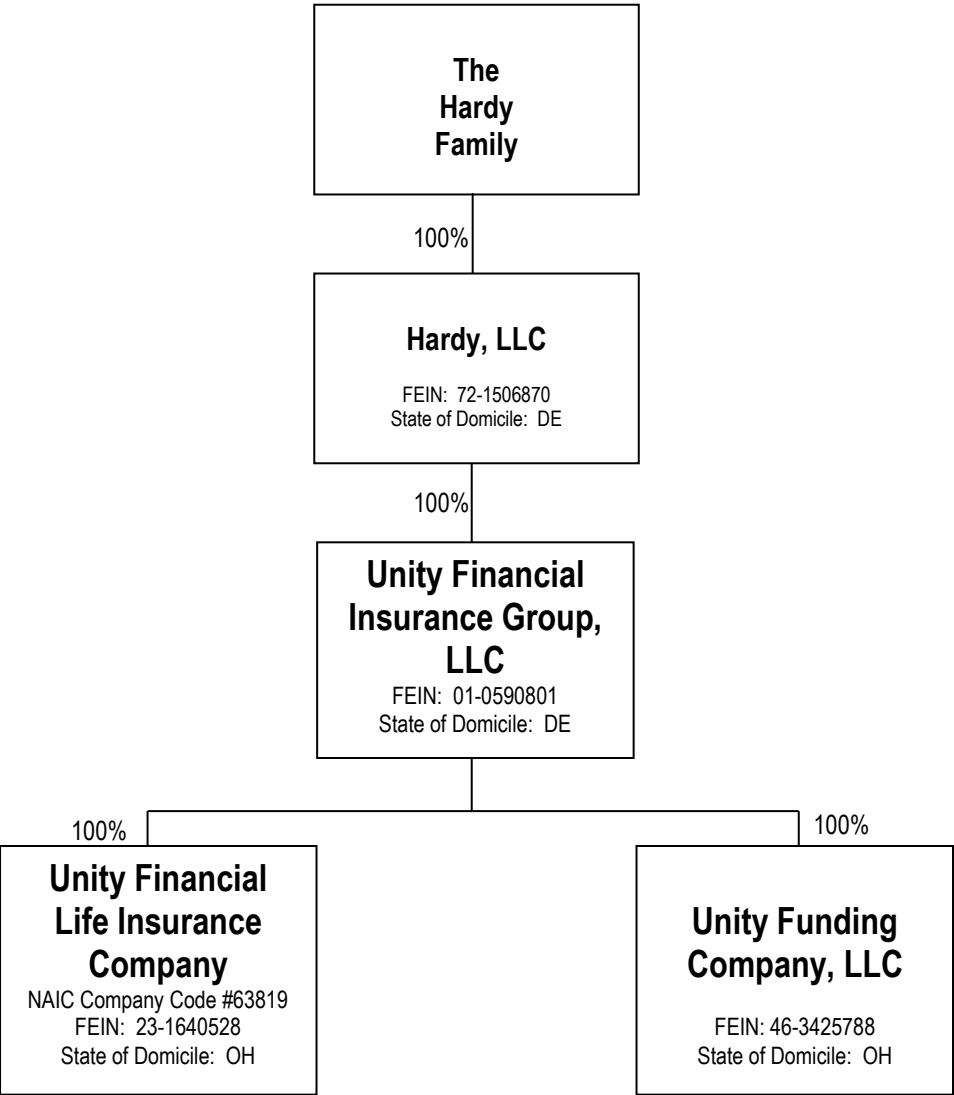
States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2 Life Insurance Premiums	3 Annuity Considerations				
1.	Alabama .....	AL	L	773,235				773,235	
2.	Alaska .....	AK	N	1,360				1,360	
3.	Arizona .....	AZ	L	93,895				93,895	
4.	Arkansas .....	AR	L	127,277				127,277	
5.	California .....	CA	L	508,199				508,199	
6.	Colorado .....	CO	L	500,084				500,084	
7.	Connecticut .....	CT	L	13,784				13,784	
8.	Delaware .....	DE	L	26,951				26,951	
9.	District of Columbia .....	DC	L	54,480				54,480	
10.	Florida .....	FL	L	2,501,170				2,501,170	
11.	Georgia .....	GA	L	1,145,329				1,145,329	
12.	Hawaii .....	HI	L						
13.	Idaho .....	ID	L	2,098				2,098	
14.	Illinois .....	IL	L	899,260				899,260	
15.	Indiana .....	IN	L	2,234,824				2,234,824	
16.	Iowa .....	IA	L	112,145				112,145	
17.	Kansas .....	KS	L	164,636				164,636	
18.	Kentucky .....	KY	L	320,516				320,516	
19.	Louisiana .....	LA	L	2,274,357				2,274,357	
20.	Maine .....	ME	L	54,595				54,595	
21.	Maryland .....	MD	L	301,997				301,997	
22.	Massachusetts .....	MA	L	217,549				217,549	
23.	Michigan .....	MI	N	40,384				40,384	
24.	Minnesota .....	MN	L	321,308				321,308	
25.	Mississippi .....	MS	L	4,904,533				4,904,533	
26.	Missouri .....	MO	L	962,906				962,906	
27.	Montana .....	MT	L	865				865	
28.	Nebraska .....	NE	L	91,671				91,671	
29.	Nevada .....	NV	L	57,479				57,479	
30.	New Hampshire .....	NH	L	5,776				5,776	
31.	New Jersey .....	NJ	L	727,014				727,014	
32.	New Mexico .....	NM	L	172,015				172,015	
33.	New York .....	NY	N	64,439				64,439	
34.	North Carolina .....	NC	L	4,480,564				4,480,564	
35.	North Dakota .....	ND	L	17,727				17,727	
36.	Ohio .....	OH	L	2,526,207				2,526,207	
37.	Oklahoma .....	OK	L	93,509				93,509	
38.	Oregon .....	OR	L	45,497				45,497	
39.	Pennsylvania .....	PA	L	2,906,069				2,906,069	
40.	Rhode Island .....	RI	L	1,163				1,163	
41.	South Carolina .....	SC	L	1,088,550				1,088,550	
42.	South Dakota .....	SD	L	2,530				2,530	
43.	Tennessee .....	TN	L	894,241				894,241	
44.	Texas .....	TX	L	12,888,833				12,888,833	
45.	Utah .....	UT	L	2,544				2,544	
46.	Vermont .....	VT	L	2,920				2,920	
47.	Virginia .....	VA	L	265,890				265,890	
48.	Washington .....	WA	L	8,740				8,740	
49.	West Virginia .....	WV	L	92,727				92,727	
50.	Wisconsin .....	WI	L	1,928,814				1,928,814	
51.	Wyoming .....	WY	L	2,424				2,424	
52.	American Samoa .....	AS	N						
53.	Guam .....	GU	N						
54.	Puerto Rico .....	PR	N	1,962				1,962	
55.	U.S. Virgin Islands .....	VI	N						
56.	Northern Mariana Islands .....	MP	N						
57.	Canada .....	CAN	N						
58.	Aggregate Other Aliens .....	OT	XXX	451				451	
59.	Subtotal .....	(a) .....	48	46,927,497				46,927,497	
90.	Reporting entity contributions for employee benefits plans .....	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX							
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		46,927,497				46,927,497	
96.	Plus Reinsurance Assumed.....	XXX							
97.	Totals (All Business).....	XXX		46,927,497				46,927,497	
98.	Less Reinsurance Ceded.....	XXX		10,792,954				10,792,954	
99.	Totals (All Business) less Reinsurance Ceded .....	XXX		36,134,543				36,134,543	
DETAILS OF WRITE-INS									
58001.	JAM Jamaica .....	XXX		451				451	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page.....	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		451				451	
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page.....	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX							

(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**

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

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2017 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.

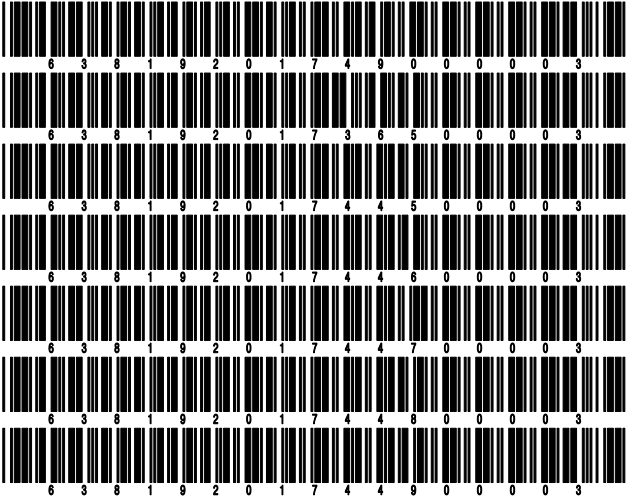
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification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



**NONE**

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage 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) .....		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	219,076,088	199,699,451
2. Cost of bonds and stocks acquired .....	34,073,265	45,271,328
3. Accrual of discount .....	186,743	229,498
4. Unrealized valuation increase (decrease) .....		56,341
5. Total gain (loss) on disposals .....	442,809	300,474
6. Deduct consideration for bonds and stocks disposed of .....	16,606,121	25,470,771
7. Deduct amortization of premium .....	695,349	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) .....	236,477,435	219,076,088
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	236,477,435	219,076,088

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) .....	178,287,201	32,423,421	22,795,944	(163,951)	168,207,359	178,287,201	187,750,727	165,230,423
2. NAIC 2 (a) .....	52,597,274				55,109,670	52,597,274	52,597,274	54,700,552
3. NAIC 3 (a) .....								
4. NAIC 4 (a) .....								
5. NAIC 5 (a) .....								
6. NAIC 6 (a) .....								
7. Total Bonds	230,884,475	32,423,421	22,795,944	(163,951)	223,317,029	230,884,475	240,348,001	219,930,974
PREFERRED STOCK								
8. NAIC 1 .....								
9. NAIC 2 .....								
10. NAIC 3 .....								
11. NAIC 4 .....								
12. NAIC 5 .....								
13. NAIC 6 .....								
14. Total Preferred Stock .....								
15. Total Bonds and Preferred Stock	230,884,475	32,423,421	22,795,944	(163,951)	223,317,029	230,884,475	240,348,001	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 \$ 4,299,167 ; NAIC 2 \$ ; NAIC 3 \$ NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$.

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	4,299,167	xxx	4,299,167	15,863	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	854,886	1,784,536
2. Cost of short-term investments acquired .....	48,828,072	43,688,222
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	45,383,791	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) .....	4,299,167	854,886
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	4,299,167	854,886

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, 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	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
3130A3-VD-3	FEDERAL HOME LOAN BANK		.09/27/2017	PIPER JA		4,011,160	4,000,000	31,208	1
0599999	Subtotal - Bonds - U.S. Governments					4,011,160	4,000,000	31,208	XXX
043188-AD-9	ARTISAN PARTNERS HOLDINGS LP		.08/16/2017	CITIGROUP		500,000	500,000		2FE
00697#-AC-0	AUSGRID FINANCE PTY.LTD		.09/06/2017	MERRILL		1,000,000	1,000,000		2Z
05616N-AA-2	BABSON CLO LTD		.07/01/0120	SELECT ONE		1,177,350	1,175,000	6,424	1FE
30225V-AA*-8	EXTRA SPACE STORAGE INC		.08/01/2420	WELLS FARGO		1,000,000	1,000,000		2Z
437076-BK-7	HOME DEPOT INC		.07/12/2017	BNP PARI		311,613	300,000	3,406	1FE
458140-AK-6	INTEL CORP		.07/12/2017	MORGAN STANLEY		230,248	200,000	2,827	1FE
449298-AP-9	INVESCO CORE REAL ESTATE USA LP		.07/05/2017	WELLS FARGO		1,250,000	1,250,000		1Z
46625H-JX-9	JPMORGAN CHASE & CO		.07/19/2017	UBS WAR		207,284	200,000	1,430	1FE
48274W-AA-5	KVK CLO LTD		.08/17/2017	MORGAN STANLEY		1,005,500	1,000,000	2,844	1FE
58156R-AE-8	METLIFE INC		.07/19/2017	MILLENNIUM ADVISORS		221,671	168,000	1,183	1FE
62405T-AE-7	MOUNTAIN HAWK CLO LTD		.07/21/2017	CITIGROUP		1,000,500	1,000,000	501	1FE
67106M-AC-7	OFSI FUND LTD		.08/17/2017	BNP PARI		485,393	485,393	1,620	1FE
68389X-AE-5	ORACLE CORP		.07/12/2017	WELLS FARGO		275,942	200,000	3,322	1FE
745332-CE-4	PUGET SOUND ENERGY INC		.07/19/2017	MILLENNIUM ADVISORS		120,311	110,000	935	1FE
911312-AR-7	UNITED PARCEL SERVICE		.07/19/2017	JP MORGAN		499,900	500,000	5,689	1FE
92329N-AN-0	VENTURE CDO LFTD		.09/11/2017	JEFFERIE		1,000,000	1,000,000		1FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					10,285,712	10,088,393	30,181	XXX
8399997	Total - Bonds - Part 3					14,296,872	14,088,393	61,389	XXX
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX
8399999	Total - Bonds					14,296,872	14,088,393	61,389	XXX
8999997	Total - Preferred Stocks - Part 3						XXX		XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks						XXX		XXX
313360-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI		.09/15/2017	FEDERAL HOME LOAN BANK		1,022,000	102,200		
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					102,200	XXX		XXX
9799997	Total - Common Stocks - Part 3					102,200	XXX		XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX
9799999	Total - Common Stocks					102,200	XXX		XXX
9899999	Total - Preferred and Common Stocks					102,200	XXX		XXX
9999999	Totals					14,399,072	XXX	61,389	XXX

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

STATEMENT AS OF SEPTEMBER 30, 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	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation or Market In- dicator (a)
38374F-3P-7	GNMA 2004-026 GE		09/15/2017	PRINCIPAL RECEIPT		23,935	23,934	21,862	23,467		468		468		23,935				768	04/16/2034	1
38376V-BN-6	GNMA 2010-020 PW		09/18/2017	PRINCIPAL RECEIPT		31,614	31,614	31,515	31,593		21		21		31,614				942	09/16/2038	1
38378K-QE-2	GNMA 2013-072 A		09/15/2017	PRINCIPAL RECEIPT		64,739	64,739	65,736	65,461		(721)		(721)		64,739				795	10/16/2046	1
0599999. Subtotal - Bonds - U.S. Governments						120,288	120,287	119,113	120,520		(233)		(233)		120,288				2,505	XXX	XXX
31394Y-H9-8	FHLMC 2793 PE		09/15/2017	PRINCIPAL RECEIPT		14,192	14,192	12,719	14,136		56		56		14,192				494	05/15/2034	1
31395M-DU-0	FHLMC 2934 KG		09/15/2017	PRINCIPAL RECEIPT		12,549	12,549	12,230	12,532		17		17		12,549				418	02/15/2035	1
31393T-HN-9	FNMA 2003-81 LC		09/26/2017	PRINCIPAL RECEIPT		4,736	4,736	4,364	4,731		4		4		4,736				142	09/25/2018	1
31394U-KE-1	FNMA 2005-102 PG		09/26/2017	PRINCIPAL RECEIPT		18,139	18,139	16,940	18,040		98		98		18,139				598	11/25/2035	1
31412U-Y6-1	FNMA POOL - 935533		09/26/2017	PRINCIPAL RECEIPT		6,821	6,821	6,960	6,869		(49)		(49)		6,821				206	08/01/2039	1
31416B-NK-0	FNMA POOL - 995094		09/26/2017	PRINCIPAL RECEIPT		6,759	6,759	7,213	6,856		(97)		(97)		6,759				199	11/01/2035	1
31417G-ZP-4	FNMA POOL - AB9749		09/26/2017	PRINCIPAL RECEIPT		75,084	75,084	74,474	74,552		533		533		75,084				1,523	06/01/2043	1
31417M-QQ-9	FNMA POOL - AC3162		09/26/2017	PRINCIPAL RECEIPT		6,669	6,669	6,906	6,695		(27)		(27)		6,669				201	10/01/2024	1
31417S-AA-8	FNMA POOL - AC5400		09/26/2017	PRINCIPAL RECEIPT		5,540	5,540	177,886	5,555		(14)		(14)		5,540				166	10/01/2039	1
31418S-CJ-6	FNMA POOL - AD4572		09/26/2017	PRINCIPAL RECEIPT		1,137	1,137	1,183	1,150		(12)		(12)		1,137				38	05/01/2040	1
31418T-D5-3	FNMA POOL - AD5523		09/26/2017	PRINCIPAL RECEIPT		20,225	20,225	19,945	20,312		(87)		(87)		20,225				598	06/01/2040	1
31419C-D3-4	FNMA POOL - AE1921		09/26/2017	PRINCIPAL RECEIPT		3,610	3,610	3,711	3,626		(17)		(17)		3,610				96	09/01/2040	1
3138A9-CX-0	FNMA POOL - AH7285		09/26/2017	PRINCIPAL RECEIPT		3,412	3,412	3,352	3,395		17		17		3,412				98	03/01/2041	1
3138AD-HM-0	FNMA POOL - AI0235		09/26/2017	PRINCIPAL RECEIPT		7,878	7,878	7,938	7,883		(6)		(6)		7,878				184	05/01/2026	1
31417Y-TU-1	FNMA POOL - MA0562		09/26/2017	PRINCIPAL RECEIPT		8,349	8,349	8,718	8,483		(134)		(134)		8,349				256	11/01/2040	1
31417Y-W3-7	FNMA POOL - MA0665		09/26/2017	PRINCIPAL RECEIPT		23,288	23,288	23,406	23,335		(46)		(46)		23,288				603	02/01/2041	1
United States Total						218,388	218,288	387,945	218,150		236		236		218,388				5,820	XXX	XXX
3199999. Subtotal - Bonds - U.S. Special Revenues						218,388	218,288	387,945	218,150		236		236		218,388				5,820	XXX	XXX
05531F-AL-7	BB&T CORPORATION		07/14/2017	CALLED@100.000		233,000	233,000	233,333	233,056		(48)		(48)		233,088		(8)	(8)	3,407	08/15/2017	
29379V-AA-1	ENTERPRISE PRODUCTS OPER		09/15/2017	MATURITY		173,000	173,000	200,549	178,843		(5,843)		(5,843)		173,000				10,899	09/15/2017	
341081-EU-7	FLORIDA POWER & LIGHT		09/08/2017	KEY BANK		1,633,352	1,350,000	1,458,210	1,452,813		(2,685)		(2,685)		1,450,128		183,224	183,224	75,128	09/01/2035	
341081-FL-6	FLORIDA POWER & LIGHT		09/08/2017	JEFFERIE		272,145	250,000	248,015	248,097		26		26		248,123		24,022	24,022	9,591	10/01/2044	
59018Y-J6-9	MERRILL LYNCH @ CO		08/28/2017	MATURITY		1,200,000	1,200,000	1,272,921	1,216,913		(16,913)		(16,913)		1,200,000				76,800	08/28/2017	
913017-BP-3	UNITED TECH CORP		09/27/2017	CSF1RST		686,892	535,000	660,092	653,228		(2,520)		(2,520)		650,709		36,618,333	36,618,333	39,505	07/15/2038	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,198,389	3,741,000	4,073,120	3,982,950		(27,983)		(27,983)		3,955,048		36,825,571	36,825,571	215,330	XXX	XXX
8399997. Total - Bonds - Part 4						4,537,065	4,079,575	4,580,178	4,321,620		(27,980)		(27,980)		4,293,724		36,825,571	36,825,571	223,655	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						4,537,065	4,079,575	4,580,178	4,321,620		(27,980)		(27,980)		4,293,724		36,825,571	36,825,571	223,655	XXX	XXX
8999997. Total - Preferred Stocks - Part 4							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							XXX													XXX	XXX
9799997. Total - Common Stocks - Part 4							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							XXX													XXX	XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX	XXX
9999999. Totals						4,537,065	XXX	4,580,178	4,321,620		(27,980)		(27,980)		4,293,724		36,825,571	36,825,571	223,655	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1  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	7	8	
					First Month	Second Month	Third Month	
JP Morgan Chase Bank ..... Madison, WI .....					370,498	434,215	346,155	XXX
Fifth Third Bank ..... Cincinnati, Ohio .....					(410,463)	(528,793)	(481,494)	XXX
FHLB ..... Cincinnati, Ohio .....					30,024	1,570	74,740	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			(9,941)	(93,008)	(60,599)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			(9,941)	(93,008)	(60,599)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX			(9,941)	(93,008)	(60,599)	XXX

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

**N O N E**