



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2018
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 45262-5700

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

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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 this20th day ofFebruary 2019

a. Is this an original filing?b. If no,1. State the amendment number2. Date filed3. Number of pages attached

Yes [X] No []

Michael O'Brien

06/18/2022

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	289,156,907		289,156,907	254,659,307
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,206,800		1,206,800	721,700
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
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 (\$2,702,388 , Schedule E - Part 1), cash equivalents (\$439,730 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	3,142,116		3,142,116	5,280,543
6. Contract loans (including \$ premium notes)	294,112		294,112	247,399
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	293,799,935		293,799,935	260,908,949
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,591,925		2,591,925	2,395,262
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	51,812		51,812	60,515
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	3,009,201		3,009,201	3,084,135
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	64,893		64,893	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	12,406		12,406	92,683
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	299,490		299,490	
18.2 Net deferred tax asset	1,793,441		1,793,441	1,977,263
19. Guaranty funds receivable or on deposit	22,201		22,201	12,260
20. Electronic data processing equipment and software	125,497	102,090	23,407	3,738
21. Furniture and equipment, including health care delivery assets (\$)	20,875	20,875		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	55,170		55,170	253,399
24. Health care (\$) and other amounts receivable	384,040	384,040		
25. Aggregate write-ins for other than invested assets	3,569	3,569		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	302,234,455	510,574	301,723,881	268,788,204
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	302,234,455	510,574	301,723,881	268,788,204
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Premiums Receivable	130	130		
2502. Prepaid Expenses	3,439	3,439		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,569	3,569		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 234,474,601 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	234,474,601	222,346,762
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	240,636	
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,024,543	2,017,883
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
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 (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	132,061	167,529
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 \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	1,577,268	2,228,749
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	17,028	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	551,680	441,966
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 (Exhibit 3, Line 9, Col. 5)	135,889	305,828
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		148,305
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	646,722	632,365
18. Amounts held for agents' account, including \$ agents' credit balances	1,273,896	1,119,881
19. Remittances and items not allocated	957,110	758,745
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 \$	42,640,000	22,459,500
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,110,945	999,734
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)	285,782,380	253,627,247
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	285,782,380	253,627,247
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 (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	10,332,634	9,552,087
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)	13,417,004	12,636,457
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	15,941,504	15,160,957
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	301,723,884	268,788,204
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 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 thru 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 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	43,059,302	47,501,103
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	9,066,113	8,203,269
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	241,577	293,854
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	2,416,609	2,656,912
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	33,894	525,341
9. Total (Lines 1 to 8.3)	54,817,495	59,180,480
10. Death benefits	28,325,074	27,635,181
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
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	230,352	319,531
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,986	2,295
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	12,127,838	16,142,664
20. Totals (Lines 10 to 19)	40,685,250	44,099,671
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,177,082	8,871,105
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	3,335,637	3,214,939
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	1,419,809	1,549,874
25. Increase in loading on deferred and uncollected premiums	(129,082)	14,273
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	53,488,696	57,749,862
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,328,799	1,430,617
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,328,799	1,430,617
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(125,320)	131,484
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)	1,454,119	1,299,133
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ (102,476) transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	1,454,119	1,299,133
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	15,160,956	13,302,240
37. Net income (Line 35)	1,454,119	1,299,133
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(412,219)	(857,725)
41. Change in nonadmitted assets	355,859	2,033,930
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	(111,211)	(117,623)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
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	(506,000)	(499,000)
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	780,547	1,858,716
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	15,941,504	15,160,956
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	33,894	525,341
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	33,894	525,341
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 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 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	43,236,553	47,297,856
2. Net investment income	9,425,265	8,789,325
3. Miscellaneous income	2,449,443	3,128,274
4. Total (Lines 1 through 3)	55,111,261	59,215,454
5. Benefit and loss related payments	28,534,306	27,269,839
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	12,979,320	13,606,298
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	220,000	264,547
10. Total (Lines 5 through 9)	41,733,626	41,140,684
11. Net cash from operations (Line 4 minus Line 10)	13,377,635	18,074,770
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	47,269,884	30,555,828
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)	47,269,884	30,555,828
13. Cost of investments acquired (long-term only):		
13.1 Bonds	82,732,309	65,856,710
13.2 Stocks	485,100	721,700
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)	83,217,409	66,578,410
14. Net increase (decrease) in contract loans and premium notes	46,713	45,499
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(35,994,238)	(36,068,081)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	20,180,500	22,459,500
16.4 Net deposits on deposit-type contracts and other insurance liabilities	240,636	
16.5 Dividends to stockholders	506,000	499,000
16.6 Other cash provided (applied)	563,039	189,810
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	20,478,175	22,150,310
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)	(2,138,428)	4,156,999
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,280,540	1,123,541
19.2 End of year (Line 18 plus Line 19.1)	3,142,113	5,280,540

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

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	43,059,302		1,206,502				41,852,799					
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	9,066,113	187,405	1,185,019				7,693,689					
4. Amortization of Interest Maintenance Reserve (IMR)	241,577	4,544	28,659				208,374					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	2,416,609		2,416,609									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from 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	33,895	10,938										22,957
9. Totals (Lines 1 to 8.3)	54,817,496	202,887	4,836,789				49,754,862					22,957
10. Death benefits	28,325,074	402,246	3,449,780				24,473,048					
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	230,352		54,758				175,594					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	1,986		552				3,630					(2,196)
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	12,127,838	(264,782)	(1,337,091)				13,729,711					
20. Totals (Lines 10 to 19)	40,685,250	137,464	2,167,999				38,381,983					(2,196)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,177,082		2,191,166				5,981,620					4,296
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	3,335,637	33,356	92,533				3,209,748					
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,419,809		271,366				1,148,443					
25. Increase in loading on deferred and uncollected premiums	(129,082)		(19,157)				(109,925)					
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	53,488,696	170,820	4,703,907				48,611,869					2,100
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,328,800	32,067	132,882				1,142,993					20,857
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,328,800	32,067	132,882				1,142,993					20,857
32. Federal income taxes incurred (excluding tax on capital gains)	(125,320)	(2,735)	(10,135)				(111,152)					(1,298)
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)	1,454,120	34,802	143,017				1,254,145					22,155
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	33,895	10,938										22,957
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	33,895	10,938										22,957
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	222,346,762	4,674,784	29,153,832				188,518,145	
2. Tabular net premiums or considerations	31,069,591		849,574				30,220,017	
3. Present value of disability claims incurred					XXX			
4. Tabular interest	8,450,809	168,463	1,109,182				7,173,164	
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	2,279,383	9,586	219,031				2,050,766	
8. Totals (Lines 1 to 7)	264,146,545	4,852,833	31,331,619				227,962,092	
9. Tabular cost	15,252,301	136,567	1,508,451		XXX		13,607,283	
10. Reserves released by death	14,189,293	306,264	1,951,669	XXX	XXX		11,931,360	XXX
11. Reserves released by other terminations (net)	230,352		54,758				175,594	
12. Annuity, supplementary contract and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	29,671,946	442,831	3,514,878				25,714,237	
15. Reserve December 31, current year	234,474,599	4,410,002	27,816,741				202,247,855	

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....840,124	.....1,075,672
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....9,663,282	.....9,171,956
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated) .....	.....53,850	.....53,850
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans .....	.....21,521	.....21,521
6	Cash, cash equivalents and short-term investments	(e) .....30,226	.....30,226
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income .....	.....33,936	.....33,936
10.	Total gross investment income	10,642,939	10,387,162
11.	Investment expenses		(g) .....401,524
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h) .....919,525
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15) .....		.....1,321,049
17.	Net investment income (Line 10 minus Line 16)		9,066,113
DETAILS OF WRITE-INS			
0901.	Investment Income from Affiliate .....	.....12,991	.....12,991
0902.	Miscellaneous Income .....	.....20,945	.....20,945
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	33,936	33,936
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$286,394 accrual of discount less \$738,834 amortization of premium and less \$312,953 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(505,085)		(505,085)		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	(7,293)		(7,293)		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	(512,378)		(512,378)		
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	16,591		242			16,349					
2. Deferred and accrued	1,437,748		41,255			1,396,493					
3. Deferred , accrued and uncollected:											
3.1 Direct	1,454,339		41,497			1,412,842					
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	1,454,339		41,497			1,412,842					
4. Advance	43,439					43,439					
5. Line 3.4 - Line 4	1,410,900		41,497			1,369,402					
6. Collected during year:											
6.1 Direct	3,677,687		88,540			3,589,147					
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	3,677,687		88,540			3,589,147					
7. Line 5 + Line 6.4	5,088,587		130,038			4,958,549					
8. Prior year (uncollected + deferred and accrued - advance) ..	1,597,277		34,943			1,562,334					
9. First year premiums and considerations:											
9.1 Direct	3,491,311		95,095			3,396,216					
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)	3,491,311		95,095			3,396,216					
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	28,746,167		788,030			27,958,137					
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	28,746,167		788,030			27,958,137					
RENEWAL											
11. Uncollected	75,793		5,957			69,836					
12. Deferred and accrued	4,011,485		120,275			3,891,210					
13. Deferred, accrued and uncollected:											
13.1 Direct	9,517,183		5,556,138			3,961,045					
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	5,429,906		5,429,906								
13.4 Net (Line 11 + Line 12)	4,087,278		126,233			3,961,045					
14. Advance	88,622					88,622					
15. Line 13.4 - Line 14	3,998,656		126,233			3,872,423					
16. Collected during year:											
16.1 Direct	23,744,300		13,278,466			10,465,834					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	12,931,601		12,931,601								
16.4 Net	10,812,699		346,865			10,465,834					
17. Line 15 + Line 16.4	14,811,355		473,097			14,338,257					
18. Prior year (uncollected + deferred and accrued - advance) ..	3,989,531		149,720			3,839,811					
19. Renewal premiums and considerations:											
19.1 Direct	23,011,703		12,513,257			10,498,446					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	12,189,879		12,189,879								
19.4 Net (Line 17 - Line 18)	10,821,824		323,377			10,498,446					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	55,249,181		13,396,382			41,852,799					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	12,189,879		12,189,879								
20.4 Net (Lines 9.4 + 10.4 + 19.4)	43,059,302		1,206,502			41,852,799					

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	2,416,609		2,416,609								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	2,416,609		2,416,609								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	2,416,609		2,416,609								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	2,416,609		2,416,609								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,998,921		55,507			1,943,414					
28. Single	3,972,122		116,265			3,855,857					
29. Renewal	2,201,743		2,019,394			182,349					
30. Deposit-type contract funds	4,296										4,296
31. Totals (to agree with Page 6, Line 21)	8,177,082		2,191,166			5,981,620					4,296

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	101,837					101,837
2. Salaries and wages	1,993,807					1,993,807
3.11 Contributions for benefit plans for employees	210,592					210,592
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	9,372					9,372
3.32 Other agent welfare	14,600					14,600
4.1 Legal fees and expenses	16,000					16,000
4.2 Medical examination fees	606					606
4.3 Inspection report fees	8,298					8,298
4.4 Fees of public accountants and consulting actuaries	164,072					164,072
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	36,046					36,046
5.2 Advertising	1,200					1,200
5.3 Postage, express, telegraph and telephone	80,093					80,093
5.4 Printing and stationery	84,230					84,230
5.5 Cost or depreciation of furniture and equipment	14,951					14,951
5.6 Rental of equipment	6,931					6,931
5.7 Cost or depreciation of EDP equipment and software	462,979					462,979
6.1 Books and periodicals	290					290
6.2 Bureau and association fees	30,212					30,212
6.3 Insurance, except on real estate	19,268					19,268
6.4 Miscellaneous losses	3,226					3,226
6.5 Collection and bank service charges	52,338					52,338
6.6 Sundry general expenses	11,682					11,682
6.7 Group service and administration fees	3,500					3,500
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings	9,507					9,507
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					401,524	401,524
9.3 Aggregate write-ins for expenses						
10. General expenses incurred	3,335,637				401,524	(a) 3,737,161
11. General expenses unpaid December 31, prior year	355,304				86,662	441,966
12. General expenses unpaid December 31, current year	305,246				246,434	551,680
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	3,385,695				241,752	3,627,447
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes					
2.	State insurance department licenses and fees	254,195				254,195
3.	State taxes on premiums	1,045,573				1,045,573
4.	Other state taxes, including \$ for employee benefits	739				739
5.	U.S. Social Security taxes	119,302				119,302
6.	All other taxes					
7.	Taxes, licenses and fees incurred	1,419,809				1,419,809
8.	Taxes, licenses and fees unpaid December 31, prior year	305,828				305,828
9.	Taxes, licenses and fees unpaid December 31, current year.....	135,889				135,889
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,589,748				1,589,748

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts (included on Line 13)		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC	2,569,350	2,569,350			
0100002. 100% 1961 CSI ALB 4.00% NL IPC	1,840,652	1,840,652			
0100003. 100% 1980 CET ALB 3.50% NL IPC	253,031		82,954		170,077
0100004. 100% 1980 CET ALB 4.00% NL IPC	7,286				7,286
0100005. 100% 1980 CET ALB 4.50% NL IPC	24,456		22,670		1,785
0100006. 100% 1980 CSO ALB 3.50% CRVM CNF	15,508,407		457,303		15,051,104
0100007. 100% 1980 CSO ALB 3.50% NL IPC	100,676,842		7,016,318		93,660,524
0100008. 100% 1980 CSO ALB 4.00% CRVM CNF	25,112,078		24,258,260		853,818
0100009. 100% 1980 CSO ALB 4.00% NL IPC	25,218,820		4,157,420		21,061,399
0100010. 100% 1980 CSO ALB 4.50% CRVM CNF	28,489,497		28,488,845		652
0100011. 100% 1980 CSO ALB 4.50% NL IPC	6,290,875		2,508,379		3,782,496
0100012. 100% 2001 CSO ALB 3.50% CRVM CNF	100,885		4,501		96,384
0100013. 100% 2001 CSO ALB 3.50% NL IPC	28,605,879		873,613		27,732,267
0100014. 100% 2001 CSO ALB 4.00% CRVM CNF	1,576,001		13,294		1,562,706
0100015. 100% 2001 CSO ALB 4.00% NL IPC	10,978,893		3,767,379		7,211,515
0100016. 125% 2001 CSO ALB 4.00% CRVM CNF	533,732		13,440		520,292
0100017. 125% 2001 CSO ALB 4.00% NL IPC	39,345,091		8,837,465		30,507,626
0100018. 100% 2001 CSO ALB 4.00% M NS CRVM CNF	9,722		1,483		8,238
0100019. 100% 2001 CSO ALB 3.50% M NS CRVM CNF	20,278		590		19,689
0100020. 58 CET 3% NLP ALB	18,333		18,333		
0100021. 58 CET 3% NLP ANB	517,489		517,489		
0100022. 58 CET 3.5% NLP ALB	337,689		337,689		
0100023. 58 CSO 3% CRVM ALB	2,255		2,255		
0100024. 58 CSO 3% CRVM ANB	301,519		301,519		
0100025. 58 CSO 3% NLP ALB	4,065		4,065		
0100026. 58 CSO 3.5% CRVM ALB	1,075,306		1,075,306		
0100027. 80 CET 5% NLP ALB	28,358		28,358		
0100028. 80 CSO 4.5% CRVM ALB	315,055		315,055		
0100029. 80 CSO 4.5% CRVM ANB	6,308		6,308		
0100030. 80 CSO 5% CRVM ALB	401,351		401,351		
0100031. 125% 2001 CSO ALB 4% NS CRVM CNF	8,802,695		8,802,695		
0100032. 125% 2001 CSO ALB 4% SM CRVM CNF	2,724,385		2,724,385		
0100033. 140% 2001 CSO ALB 4% NS CRVM CNF	1,753,045		1,753,045		
0100034. 2001 CSO ALB 4% NS CRVM CNF	10,195,352		10,195,352		
0100035. 250% 2001 CSO ALB 4% NS CRVM CNF	1,454,747		1,454,747		
0100036. 250% 2001 CSO ALB 4% SM CRVM CNF	279,125		279,125		
0199997. Totals (Gross)	315,378,851	4,410,002	108,720,993		202,247,857
0199998. Reinsurance ceded	80,904,250		80,904,250		
0199999. Life Insurance: Totals (Net)	234,474,601	4,410,002	27,816,743		202,247,857
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 1959 ADB 4% CNF	362,497		362,497		
0400002. 1959 ADB 4.5% CNF	91,704		91,704		
0499997. Totals (Gross)	454,201		454,201		
0499998. Reinsurance ceded	454,201		454,201		
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF	124,021		124,021		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF	103,235		103,235		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF	319,578		319,578		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF	43,667		43,667		
0599997. Totals (Gross)	590,501		590,501		
0599998. Reinsurance ceded	590,501		590,501		
0599999. Disability-Active Lives: Totals (Net)					
0600001. 1952 PER 2 1958 CSO 2.5%	155,515		155,515		
0699997. Totals (Gross)	155,515		155,515		
0699998. Reinsurance ceded	155,515		155,515		
0699999. Disability-Disabled Lives: Totals (Net)					
0700001. DEFICIENCY RESERVES	120,594		120,594		
0799997. Totals (Gross)	120,594		120,594		
0799998. Reinsurance ceded	120,594		120,594		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	234,474,601	4,410,002	27,816,743		202,247,857

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [] No [☒]

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [☒]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [☒] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [☒]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [☒]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [☒]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [☒]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [☒]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
.....			
.....			
.....			
.....			
9999999 - Total (Column 4, only)			

NONE

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	28,819			28,819		
2. Deposits received during the year	4,421,598			32,618		4,388,980
3. Investment earnings credited to the account	608			539		69
4. Other net change in reserves	(11,955)			3,925		(15,880)
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	2,268,832			25,765		2,243,067
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	2,170,238			40,136		2,130,102
10. Reinsurance balance at the beginning of the year	(28,819)			(28,819)		
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	1,900,783			11,317		1,889,466
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(1,929,602)			(40,136)		(1,889,466)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	240,636					240,636

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	2,746,693		1,258,885				1,487,808				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	1,058,150		1,058,150								
2.24 Net	1,688,543		(b) 200,735	(b)		(b)	(b) 1,487,808		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	649,996		362,996				287,000				
3.2 Reinsurance assumed	7,000	7,000									
3.3 Reinsurance ceded	320,996		320,996								
3.4 Net	336,000	7,000	(b) 42,000	(b)		(b)	(b) 287,000		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	3,396,689		1,621,881				1,774,808				
4.2 Reinsurance assumed	7,000	7,000									
4.3 Reinsurance ceded	1,379,146		1,379,146								
4.4 Net	2,024,543	(a) 7,000	(a) 242,735				(a) 1,774,808				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____ in Column 3 and \$ _____ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____

Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	39,609,008		15,133,144				24,475,864				
1.2 Reinsurance assumed	402,631	402,631									
1.3 Reinsurance ceded	11,693,224		11,693,224								
1.4 Net (d)	28,318,415	402,631	3,439,920				24,475,864				
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,396,689		1,621,881				1,774,808				
2.2 Reinsurance assumed	7,000	7,000									
2.3 Reinsurance ceded	1,379,146		1,379,146								
2.4 Net	2,024,543	7,000	242,735				1,774,808				
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	3,225,584		1,447,960				1,777,624				
4.2 Reinsurance assumed	7,385	7,385									
4.3 Reinsurance ceded	1,215,086		1,215,086								
4.4 Net	2,017,883	7,385	232,874				1,777,624				
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	39,780,113		15,307,065				24,473,048				
6.2 Reinsurance assumed	402,246	402,246									
6.3 Reinsurance ceded	11,857,284		11,857,284								
6.4 Net	28,325,075	402,246	3,449,781				24,473,048				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
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			
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		228,396	228,396
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	102,090	197,741	95,651
21. Furniture and equipment, including health care delivery assets	20,875	15,481	(5,394)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	384,040	386,603	2,563
25. Aggregate write-ins for other than invested assets	3,569	38,212	34,643
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	510,574	866,433	355,859
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	510,574	866,433	355,859
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Premiums Receivable	130	130	
2502. Prepaid Expenses	3,439	38,082	34,643
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,569	38,212	34,643

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

1. Summary of Significant Accounting Policies and Going Concern

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	SSAP #	F/S Page	F/S Line #	2018	2017
Unity Financial Life Insurance Company State Basis (Page 4, Line 35, Columns 1&2)	XXX	XXX	XXX	\$ 1,454,119	\$ 1,299,133
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 1,454,119	\$ 1,299,133
SURPLUS	SSAP #	F/S Page	F/S Line #	2018	2017
Unity Financial Life Insurance Company State Basis (Page 3, Line 38, Columns 1&2)	XXX	XXX	XXX	\$ 15,941,504	\$ 15,160,957
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 15,941,504	\$ 15,160,957

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statement and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Life premiums are recognized as income over the premium-paying period of the related policies. The Company does not write Annuity or Health premiums. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common Stocks – FHLB common stock holdings are stated at cost.
- (4) Preferred Stocks – Not Applicable.
- (5) Mortgage Loans – Not Applicable.
- (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.

- (7) Investments in subsidiaries, controlled and affiliated companies – Not Applicable.
- (8) Investments in joint ventures, partnerships and limited liability companies – Not Applicable.
- (9) Investments in derivatives – Not Applicable.
- (10) Premium Deficiency Calculation – Not Applicable.
- (11) Expense adjustments for accident and health contracts – Not Applicable.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical Rebate Receivables – Not Applicable.

D. Going Concern

Management has determined there is no doubt about The Company's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors – Not Applicable.

3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable.
- B. Statutory Mergers – Not Applicable.
- C. Assumption Reinsurance – Not Applicable.
- D. Impairment Loss – Not Applicable.

4. Discontinued Operations – Not Applicable.

5. Investments

- A. Mortgage Loans – Not Applicable.
- B. Debt Restructuring – Not Applicable
- C. Reverse Mortgages – Not Applicable
- 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	\$	90,675
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$	0
2. 12 months or Longer	\$	1,257,731
- (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 December 31, 2018.

- E. Repurchase Agreements and/or Securities Lending Transactions – Not Applicable.
- F. Repurchase Agreement Transactions Accounted for as Secured Borrowing – Not Applicable
- G. Reverse Repurchase Agreements Accounted for as Secured Borrowing – Not Applicable
- H. Repurchase Agreements Accounted for as a Sale – Not Applicable
- I. Reverse Repurchase Agreements Accounted for as a Sale – Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- J. Real Estate – Not Applicable.
- K. Investments in low-income housing tax credits – Not Applicable.
- L. Restricted Assets (Including Pledged)

Gross (Admitted and Nonadmitted) Restricted			
Restricted Asset Category	Current Year	Prior Year	Increase/Decrease
i. FHLB capital stock	1,206,800	721,700	485,100
j. on deposit with states	4,136,782	4,136,788	-6
l. Pledged to FHLB	45,980,360	22,225,510	23,754,850

- M. Working Capital Finance Investments – Not Applicable.
- N. Offsetting & Netting of Assets and Liabilities – Not Applicable.
- O. Structured Notes – Not Applicable.
- P. 5* Securities – Not Applicable.
- Q. Short Sales – Not Applicable.
- R. Prepayment Penalty and Acceleration Fees – In 2018 there was 1 CUSIP sold that generated \$32,812 in investment income.

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. Joint Ventures, Partnerships and Limited Liability Companies – Not Applicable.
- B. Impairment write downs – Not Applicable.

7. Investment Income

- A. Due and accrued investment income on bonds over 90 days past due is excluded from income or where interest is uncertain.
- B. No amounts were excluded for the year ended December 31, 2018.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

- A. 1. Components of Net Deferred Tax Asset/(Liability)

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	4,338,288		4,338,288	4,989,842		4,988,842	-651,555		-651,555
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	4,338,288		4,338,288	4,988,942		4,988,942	-651,555		-651,555
d. Deferred tax assets nonadmitted	0		0	228,396		228,396	228,396		228,396
e. Subtotal net admitted deferred tax asset (1c-1d)	4,338,288		4,338,288	4,761,446		4,761,446	-423,158		-423,158
f. Deferred tax liabilities	2,544,847		2,544,847	2,784,183		2,784,183	239,335		239,335
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,793,441		1,793,441	1,977,263		1,977,263	-183,823		-183,823

2. Admission Calculation Components

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks									
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	2,045,260		2,045,260	1,950,344	455,000	2,405,344	94,916	(455,000)	(360,084)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	2,045,260		2,045,260	1,950,344	455,000	2,405,344			
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	2,121,665	XXX	XXX		XXX	XXX	2,121,665
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	2,544,847		2,544,847	2,784,183	239,335	2,784,183	239,335		239,335
d. Deferred tax assets admitted as the result of application of SSAP 2.									
Total 2(a)+2(b)+2(c)	1,,793,441		1,793,441	1,950,345	455,000	2,405,345	(156,904)	(455,000)	(611,904)

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

3. Other Admissibility Criteria

		2018	2017
a.	Ratio percentage used to determine recovery period and threshold limitation amount	611%	594%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	14,144,433	13,181,754

4. Impact of Tax Planning Strategies

	2018		2017		Difference	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1-3) Ordinary	6 (Col 2-4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1 Adjusted Gross DTAs amount from Note 9A1(c)	4,338,288		4,989,842		(651,555)	
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	4,338,288		4,761,446		(423,158)	
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

b. The company’s tax planning strategies do not include the use of reinsurance.

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2018	2 2017	3 (Col 1-2) Change
a. Federal	(42,944)	131,484	(174,428)
b. Foreign			
c. Subtotal	(42,944)	131,484	(174,428)
d. Federal income tax on net capital gains	(102,476)	188,722	(291,198)
e. Utilization of capital loss carry-forwards			
f. Other	(82,377)		(82,377)
g. Federal and Foreign income taxes incurred	(227,796)	320,206	(548,003)

2. Deferred Tax Assets

	1 2018	2 2017	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	2,758,947	2,645,774	113,173
2. Unearned premium reserve			
3. Policyholder reserves			
4. Investments	25,743	34,324	(8,581)
5. Deferred acquisition costs	1,236,206	1,180,677	55,529
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	30,450	30,240	210
9. Pension accrual			
10. Receivables – non-admitted	107,221	133,988	(26,767)
11. Net operating loss carry-forward			
12. Tax credit carry-forward	160,401	931,659	(771,259)
13. Other (including items <5% of total ordinary tax assets)	19,320	33,180	(13,860)
99. Subtotal	4,338,288	4,989,842	(651,555)
b. Statutory valuation allowance adjustment			
c. Non-admitted		228,396	228,396
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	4,338,288	4,761,446	(423,158)
e. Capital:			
1. Investments			
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

	1	2	3
	2018	2017	(Col 1-2) Change
f. Statutory valuation allowance adjustment			
g. Non-admitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	4,338,288	4,761,446	(423,158)

3. Deferred Tax Liabilities

	1	2	3
	2018	2017	(Col 1–2) Change
a. Ordinary:			
1. Investments	(305,414)	(288,664)	122,337
2. Fixed assets	(30,738)	(45,562)	62,080
3. Deferred and uncollected premium			
4. Discounting of unpaid losses and LAE	(1,565,883)		(1,565,883)
5. Other (including items <5% of total ordinary tax assets)	(642,813)	(2,449,957)	1,807,144
99. Subtotal	(2,544,847)	(2,784,183)	239,335
b. Capital:			
1. Investments			
2. Real estate			
3. Other (including items <5% of total capital tax assets)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	(2,544,847)	(2,784,183)	239,335

4. Net Deferred Tax Assets

Net Deferred Tax Assets (2i – 3c)	1,793,441	1,977,263	(183,823)
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The change in net deferred income taxes is comprised of the following (this analysis is exclusive of non-admitted assets as the Change in Non-admitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2018	December 31, 2017	Change
Total deferred tax assets	4,338,288	4,989,842	(651,555)
Total deferred tax liabilities	(2,544,847)	(2,784,182)	239,335
Net deferred tax assets/liabilities	1,793,440	2,205,660	(412,220)
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	1,793,440	2,205,660	(412,220)
Tax effect of unrealized gains/(losses)	0	0	0
Change in net deferred income tax [(charge)/benefit]	1,793,440	2,205,660	(412,220)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

	2018	
	Tax Effect	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	257,518	21.0
Capital Gains Transferred to IMR	(86,080)	
Amortization of interest maintenance reserve	(50,731)	
Small company deduction		
Tax-exempt interest		
Dividends-received deduction		
Corporate owned life insurance		
Disallowed travel and entertainment	4,368	.36
Lobbying expenses disallowed		
Other permanent differences		
Temporary Differences:		
Total ordinary DTAs	26,767	2.18
Total ordinary DTLs		
Total capital DTAs		
Total capital DTLs		
Other:		
Change in Enacted Tax Rates		
AMT credit		
Accrual adjustment		
Other	32,581	2.66
Totals	184,424	19.18
Federal and foreign income taxes incurred	(125,320)	-10.22
Realized capital gains (losses) tax	(102,476)	-8.36
Change in net deferred income taxes	412,220	33.62
Total statutory income taxes	184,424	15.04

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

E. Carryforwards, recoverable taxes, and IRC §6603 deposits:

At December 31, 2018, the Company had net operating loss carryforwards expiring through the year 20XX of: \$0
At December 31, 2018, the Company had capital loss carryforwards expiring through the year 20XX of: \$0

The following is income tax expense for 2016, 2017, and 2018 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2016	N/A	36,056	36,056
2017	234,200	8,964	243,163
2018	0	0	0
Total	234,200	45,020	279,220

Protective Tax Deposits under IRC § 6603
None

F. The Company's federal income tax return is consolidated with the following entities:

The Company's Federal income tax return is filed on a consolidated basis with Unity Financial Life Insurance Group, Hardy, LLC and Unity Funding Company.

The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

The Company is no longer subject to Federal or state examination prior to 2015.

H. Repatriation Transition Tax (RTT)

The Company did / did not elect to pay the liability under the permitted installments.

The Company has made the following payments to satisfy the RTT liability:
Not applicable

The Company expects to make the following future payments to satisfy the RTT liability:
Not applicable

The Company did / did not elect to pay the liability under the permitted installments.

I. Alternative Minimum Tax (AMT) Credit

The AMT Credit was recognized as a deferred tax asset / current year recoverable.

(1). Gross AMT Credit Recognized as:	
a. Current year recoverable	\$ -
b. Deferred tax asset (DTA)	\$ 924,301
(2). Beginning Balance of AMT Credit Carryforward	\$ 924,301
(3). Amounts Recovered	\$ 763,901
(4). Adjustments	\$ -
(5). Ending Balance of AMT Credit Carryforward	\$ 160,401
(6). Reduction for Sequestration	NONE
(7). Nonadmitted by Reporting Entity	\$ -
(8). Reporting Entity Ending Balance	\$ 160,401

J. Global Intangible Low-Taxed Income (GILTI)

Not applicable

To disclose the 14% rate impact on any return to provision true-ups for temporary differences:

On December 22, 2017, the United States enacted tax reform legislation through the Tax Cuts and Jobs Act (TCJA), which significantly changed the existing U.S. tax laws, including a reduction in the corporate tax rate from 35% to 21%, as well as other changes. As a result of enactment of the legislation, the Company incurred an additional one time surplus increase (decrease) during the 4th quarter of 2018, primarily related to the remeasurement of certain deferred tax assets and liabilities. The surplus increase / (decrease) as a result of tax reform was \$788,677 and \$NONE as of December 31, 2017 and December 31, 2018, respectively.

To disclose the tax reserve reset finalization for 2018:

Beginning January 1, 2018, the TCJA imposes a limitation on life insurance tax reserves based upon the greater of net surrender value or 92.81% of the reserve method prescribed by the National Association of Insurance Commissioners which covers such contract as of the date the reserve is determined. During 2017, the Company recognized the provisional tax impacts related to the change in the methodology employed to calculate tax reserves by recording a deferred tax asset and offsetting deferred tax liability of \$1,789,580 in its consolidated financial statements. The Company completed and finalized the tax impact of the life insurance tax reserves limitation in 2018 and recorded an additional deferred tax asset and offsetting deferred tax liability of \$NONE in the consolidated financial statements at December 31, 2018. This results in a final deferred tax asset and offsetting deferred tax liability of \$1,565,882 at December 31, 2018. The deferred tax liability was amortized into income in the amount of \$223,698 during 2018 per the 8-year inclusion described in the TCJA.

10. Information Concerning Parent, Subsidiaries and Affiliates

A-C The Company is a wholly owned subsidiary of Unity Financial Insurance Group, LLC, which is in turn owned by Hardy LLC. In 2013, Unity Financial Insurance Group, LLC created a non-insurance affiliate, Unity Funding Company. The Company has a tax sharing and operating agreement with Unity Financial Insurance Group, LLC and Hardy, LLC. The Company has tax sharing and an administrative agreement with Unity Funding Company and is settled monthly.

D. At December 31, 2018 \$55,170 was reported as amounts due from Unity Funding Company.

G-N – Not Applicable.

11. Debt –

A.. The Company has no debt 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 of 2017. 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 \$117,000,000, 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 12,068 shares or \$1,206,800 of membership/activity stock at December 31, 2018.

b. The Company has no membership stock eligible for redemption.

(3) Collateral Pledged to FHLB

a. As of December 31, 2018 the Company has pledged bonds with face value of \$48.9M and fair value of \$47.5M and a book adjusted carry value of \$45.9M as collateral to FHLB.

(4) Borrowing from FHLB

a. As of December 31, 2018 the Company has received funding advances from FHLB totaling \$42,640,000.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits

A-D. Defined Benefit Plan – Not Applicable.

E. Defined Contribution Plan. The Company established a defined contribution plan for its eligible employees under Section 401(k) of the Internal Revenue Code as of January 1, 2002. Employees are eligible to participate in the Plan after four months of employment and are 100% vested after two years of employment. The Plan allows participating employees to contribute a portion of their compensation, as defined, with tax deferred tax advantages to the participant. Participant contributions are matched 100% up to 6% of the participant's compensation. The Company's matching contributions were \$81,930 and \$64,560 for the years ended December 31, 2018 and 2017, respectively.

F. Multiemployer Plan – Not Applicable.

G. Consolidated/Holding Company Plans – Not Applicable.

H. Postemployment Benefits and Compensated Absences – Not Applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits – Not Applicable.

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

(1) The Company has 200 shares of common stock authorized, of which 153 shares are issued and outstanding. Par value of the shares is \$16,500.

(2) The Company has no preferred stock outstanding.

(3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Ohio. A dividend cannot exceed the greater of 10% of surplus as of December 31 or the net income for the 12 month period ending December 31st. The maximum dividend payment for 2019 is approximately \$1,594,143.

- (4) Ordinary dividends in the amount of \$506,000 were paid in 2018. Ordinary dividends in the amount of \$499,000 were paid in 2017.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.
- (7) Mutual Reciprocals – Not Applicable.
- (8) There is no stock held by the Company for special purposes at December 31, 2018.
- (9) There were no changes in the balance of any special surplus funds from the prior year.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0 at December 31, 2018.
- (11) The Company has no surplus debentures or similar obligations.
- (12) There has been no restatement of prior year amounts due to prior quasi-reorganizations.
- (13) There have been no quasi-reorganizations in the prior 10 years.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments – Not Applicable.
- B. Assessments

The Company is not aware of any pending insolvency which would result in a significant guaranty fund assessment against the Company.

- C. Gain Contingencies – Not Applicable.
- D. Claims related contractual obligations and bad faith losses stemming from lawsuits – None
- E. Joint and Several Liabilities – None
- F. All Other Contingencies

Various other lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company does not have any assets that it considers to be impaired.

15. Leases

- A. Lessee Operating Lease

- (1) The company leases office space in Cincinnati, OH that will expire in July 2025. Past rental expenses for 2018 and 2017 were \$101,800 and \$98,000 respectively.
- (2) At December 31, 2018, the rental commitments for the above lease are as follows:

2019	121,390
2020	124,609
2021	127,725
2022	130,894
2023	134,167

- (3) The Company has not engaged in any sale-leaseback transactions in 2018 and 2017.

- B. Lessor Leases – Not Applicable.

16. Financial Instruments with Off-Balance Sheet Risk

- (1) The Company has no financial instruments with off-balance sheet risk.
- (2) The Company has no positions in derivative instruments.
- (3) The Company is not exposed to credit-related losses.
- (4) The Company is not required to put up collateral for any future contracts that are entered.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not Applicable.

18. Gain or Loss from Uninsured A&H Plans – Not Applicable.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – Not Applicable.

20. Fair Value Measurements – Not Applicable.

21. Other Items

- A. Unusual or Infrequent Items – Not Applicable.
- B. Trouble Debit Restructuring – Not Applicable.
- C. Other Disclosures – Not Applicable.
- D. Business Interruption Insurance Recoveries – Not Applicable.
- E. State Transferable Tax Credits – Not Applicable.
- F. Subprime Mortgage Related Risk Exposure – Not Applicable.
- G. Retained Assets – Not Applicable.
- H. Insurance-Linked Securities (ILS) Contracts – Not Applicable.

22. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company? Yes () No (X) If yes, give full details.
- (2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or an insured or any other person not primarily engaged in the insurance business. Yes () No (X) If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the Reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premiums or other similar credits? Yes () No (X)
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of business reinsured in making this estimate. –\$0-
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability for those agreements in this statement? –\$0-
- (2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X) If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements by either party, as of the date of this statement? Where necessary the Company may consider the current or anticipated experience of the business reinsured in making this estimate. –\$0-
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement. Yes () No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? –\$0-

B. Uncollectible Reinsurance

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(1) The Company has not written off any uncollectible reinsurance due from other companies in the current year.

C. Commutation of Ceded Reinsurance – Not Applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – Not Applicable.

E. Reinsurance on Variable Annuity Contracts with Affiliated Captive Reinsurer – Not Applicable.

F. Reinsurance with Affiliated Captive Reinsurer – Not Applicable.

G. Ceding Entities that Utilize Captives to Assume Reserves – Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.

26. Intercompany Pooling Arrangements – Not Applicable.

27. Structured Settlements – Not Applicable.

28. Health Care Receivables – Not Applicable.

29. Participating Policies – Not Applicable.

30. Premium Deficiency Reserves – Not Applicable.

31. Reserves for Life Contracts and Annuity Contracts

(1) The Company waives deduction of deferred fractional premiums upon death of insured and retains any portion of the final premium beyond the date of death. The Company holds reserves on mortality and interest bases and uses valuation methods consistent with the basic policies. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of substandard policies – Not Applicable.

(3) The Company had \$2,992,590 of insurance in force for which the gross premium is less than the net according to the standard valuation set by the State of Ohio. This amount is 100 percent ceded.

(4) The tabular interest – Not Applicable.

(5) Tabular interest for page 7 – Not Applicable.

(6) Changes in reserves – Not Applicable.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	General Account	% of Total
A. Subject to discretionary withdrawal:		
(1) With market value adjustment	0	0
(2) At book value less current surrender charge of 5% or more	0	0
(3) At market value	0	0
(4) Total with adjustment or at market value	0	0
(5) At book value without adjustment	0	0
B. Not subject to discretionary withdrawal	2,143,695	100%
C. Total (gross)	2,143,695	100%
D. Reinsurance ceded	1,903,059	
E. Total (net) *	240636	

*Reconciliation of Total Annuity and Deposit Fund Liabilities:

F. Life & Accident & Health Annual Statement:	Amount
(1) Exh 5, Annuities Section, Total (net)	0
(2) Exh 5, Supp. Contracts, Total (net)	0
(3) Exh 7 of Dep-Type Contracts Ln 14, Col 1	240636
(4) Subtotal	240636

33. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2018 were as follows:

	Gross	Net of Loading
2. Ordinary - First Year	41,497	18,882
3. Ordinary - Renewal	126,232	69,011
5. Group Life	5,373,887	2,973,120
Total	5,541,616	3,061,013

34. Separate Accounts – Not Applicable.

35. Loss/Claim Adjustment Expense – Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

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

1.3

State Regulating?

Ohio

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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

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

12/31/2017

3.2

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.

12/31/2017

3.3

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

3.4

By what department or departments?
Ohio

3.5

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]

3.6

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

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

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [X] No []
Yes [X] No []

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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
.....

6.1

Has the 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]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....

GENERAL INTERROGATORIES

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD, LLC 312 Walnut Street, Suite 3000 Cincinnati, OH 45201
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
10.6 If the response to 10.5 is no or n/a, please explain
.....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Glenn Tobblemann Lewis & Ellis, Inc. P.O. Box 851857 Richardson, Texas 78085
12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
12.11 Name of real estate holding company
12.12 Number of parcels involved
12.13 Total book/adjusted carrying value\$
12.2 If, yes provide explanation:
.....

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
14.1 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 [X] 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.
14.11 If the response to 14.1 is No, please explain:
.....
14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2	3	4
	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$

20.12 To stockholders not officers.....\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$

20.22 To stockholders not officers.....\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$

21.22 Borrowed from others.....\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03).....

Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.103	Total payable for securities lending reported on the liability page.	\$	

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [☒] No [☐]

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	1,206,800
		25.28 On deposit with states	\$	4,136,782
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	45,980,360
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [☐] No [☒]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [☐] No [☐] N/A [☒]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [☐] No [☒]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. 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 [☐]

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

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank, NA	38 Fountain Square Cincinnati, Ohio 45263
Federal Home Loan Bank	201 East Fourth Street Suite 600 Cincinnati, Ohio 45202

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [☐] No [☒]

28.04 If yes, give full and complete information relating thereto:

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

28.05 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.....
Securian Asset Management	U.....
Good Hill Partners, LP	U.....
.....

28.0597 For those firms/individuals listed in the table for Question 28.05, 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 []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [X] No []

28.06 For those firms or individuals listed in the table for 28.05 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
166176	McDonnell Investment Managers, LLC .....	.....	SEC	DS.....
15130	Good Hill Partners, LP .....	.....	SEC	DS.....
.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	289,156,907	288,913,801	(243,106)
30.2 Preferred stocks			
30.3 Totals	289,156,907	288,913,801	(243,106)

30.4 Describe the sources or methods utilized in determining the fair values:
NAIC AVS Pricing, Custodian Reports

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities?

Yes [] No [X]
34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$29,503

35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM Best Company, Inc	19,300
.....	

36.1 Amount of payments for legal expenses, if any?\$

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [☒]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

.....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

.....

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

.....

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

43,059,302

47,501,103

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

236,499,144

224,364,645

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [☒]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A [☒]

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

.....

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No [☒]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No [☒]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

\$

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [☒] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$

4.22

Received

\$35,943

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [☒]

5.2

If yes, what amount pertaining to these lines is included in:

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$3,084,370

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$8,949,000

7.12

Stock

\$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [☒]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death
benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally
written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$

9. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
9.1 Amount of loss reserves established by these annuities during the current year:\$
9.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	
.....

10.1 Do you act as a custodian for health savings accounts? Yes [] No [☒]

10.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$

10.3 Do you act as an administrator for health savings accounts? Yes [] No [☒]

10.4 If yes, please provide the balance of funds administered as of the reporting date.\$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []

11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

12. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written

\$14,155,036

12.2 Total Incurred Claims

\$15,307,065

12.3 Number of Covered Lives

.....41,175

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

13.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	303,126	326,822	343,034	368,609	405,158
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	11,290	11,891	19,769	11,487	3,861
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	414,842	387,758	354,009	234,581	208,959
5. Industrial (Line 21, Col. 2)	5,793	6,180	5,827	5,345	4,972
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	735,050	732,650	722,639	620,021	622,950
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated			XXX	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,114	1,056	1,328	1,389	1,960
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	430	404	430		
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	55,168	60,848	64,382	45,817	41,924
12. Industrial (Line 2, Col. 2)				786	484
13. Total (Line 2, Col. 10)	56,712	62,308	66,139	47,992	44,368
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					336,710
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	1,206,502	1,172,873	1,493,573	1,639,248	2,204,275
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	41,852,799	46,328,230	44,581,212	43,696,720	40,819,178
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4,Col. 11)					
20. Total	43,059,302	47,501,103	46,074,785	45,335,967	43,360,163
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	301,723,881	268,788,204	227,033,957	207,938,142	190,111,762
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	285,782,380	253,627,247	213,731,716	195,550,500	178,631,893
23. Aggregate life reserves (Page 3, Line 1)	234,474,601	222,346,762	206,204,100	188,986,451	171,839,297
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	240,636				
26. Asset valuation reserve (Page 3, Line 24.01)	1,110,945	999,734	882,111	768,070	650,970
27. Capital (Page 3, Lines 29 and 30)	2,524,500	2,524,500	2,524,500	2,524,500	2,524,500
28. Surplus (Page 3, Line 37)	13,417,004	12,636,457	10,777,740	9,863,142	8,955,369
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	13,377,635	18,074,770	19,134,721	17,329,647	17,709,919
Risk-Based Capital Analysis					
30. Total adjusted capital	17,052,383	16,160,691	14,184,351	13,155,712	12,130,839
31. Authorized control level risk - based capital	2,496,974	2,386,081	2,190,588	2,334,677	2,218,559
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	98.4	97.6	99.4	99.1	99.7
33. Stocks (Lines 2.1 and 2.2)	0.4	0.3			
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.1	2.0	0.5	0.9	0.3
37. Contract loans (Line 6)	0.1	0.1	0.1	0.1	0.0
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	510,574	866,433	2,900,363	3,177,876	3,209,010
53. Total admitted assets (Page 2, Line 28, Col. 3)	301,723,881	268,788,204	227,033,957	207,938,142	190,111,762
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	9,066,113	8,203,269	7,650,793	7,019,702	6,722,420
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)			56,341		
57. Total of above Lines 54, 55 and 56	9,066,113	8,203,269	7,707,134	7,019,702	6,722,420
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	28,555,426	27,954,712	25,333,421	24,751,311	22,764,916
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(1,601,873)	(980,870)	(635,038)	(964,484)	(795,600)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	21.1	19.9	20.4	20.0	19.7
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.1	2.2	2.0	2.4	2.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	34,802	33,114	12,157	14,337	41,225
73. Ordinary - life (Col. 3)	143,017	117,604	151,802	229,297	84,586
74. Ordinary - individual annuities (Col. 4)					
75. Ordinary-supplementary contracts (Col. 5)					
76. Credit life (Col. 6)					
77. Group life (Col. 7)	1,254,145	1,148,415	931,201	402,536	743,620
78. Group annuities (Col. 8)					
79. A & H-group (Col. 9)					
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)					
82. Aggregate of all other lines of business (Col. 12)	22,155				
83. Total (Col. 1)	1,454,120	1,299,133	1,095,159	646,169	869,431

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	2,214	6,180	44,037	338,713			1	58,524	387,758	732,650
2. Issued during year			306	1,544				9,377	55,168	56,712
3. Reinsurance assumed	4	13								13
4. Revived during year			1	21				626	1,329	1,350
5. Increased during year (net)				313					2,935	3,248
6. Subtotals, Lines 2 to 5	4	13	307	1,878				10,003	59,432	61,323
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)	2,218	6,193	44,344	340,591			1	68,527	447,190	793,973
Deductions during year:										
10. Death	142	400	2,148	14,977			XXX	5,148	24,334	39,711
11. Maturity			5	17			XXX			17
12. Disability							XXX			
13. Expiry			168	1,842				21	248	2,090
14. Surrender			682	6,329				736	5,800	12,129
15. Lapse			151	576				378	1,966	2,542
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			15	2,434						2,434
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)	142	400	3,169	26,175				6,283	32,348	58,923
21. In force end of year (Line 9 minus Line 20)	2,076	5,793	41,175	314,416			1	62,244	414,842	735,050
22. Reinsurance ceded end of year	XXX		XXX	265,326	XXX		XXX	XXX		265,326
23. Line 21 minus Line 22	XXX	5,793	XXX	49,090	XXX	(a)	XXX	XXX	414,842	469,724
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance	2,076	5,792	15,209	50,056
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX	431	XXX	8,946
31. Totals (Lines 27 to 30)		431		8,946
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	388	2,346
34. Totals, whole life and endowment	306	1,114	40,787	303,126
35. Totals (Lines 31 to 34)	306	1,545	41,175	314,418

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			5,792	
37. Ordinary	1,544		314,417	
38. Credit Life (Group and Individual)				
39. Group	55,168		414,841	
40. Totals (Lines 36 to 39)	56,712		735,050	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	62,244	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	109,717
---	---------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			8,589	4,599				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	8,589	(a) 4,599		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		5		
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		6		
Deductions during year:				
6. Decreased (net)		1		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		1		
9. In force end of year		5		
10. Amount on deposit		(a) 13,593		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 7,266	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable		XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX		XXX	XXX	XXX
7. Decreased (net)		XX				XXX
8. Reinsurance ceded		XX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)		
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year		
10. Amount of account balance	(a)	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

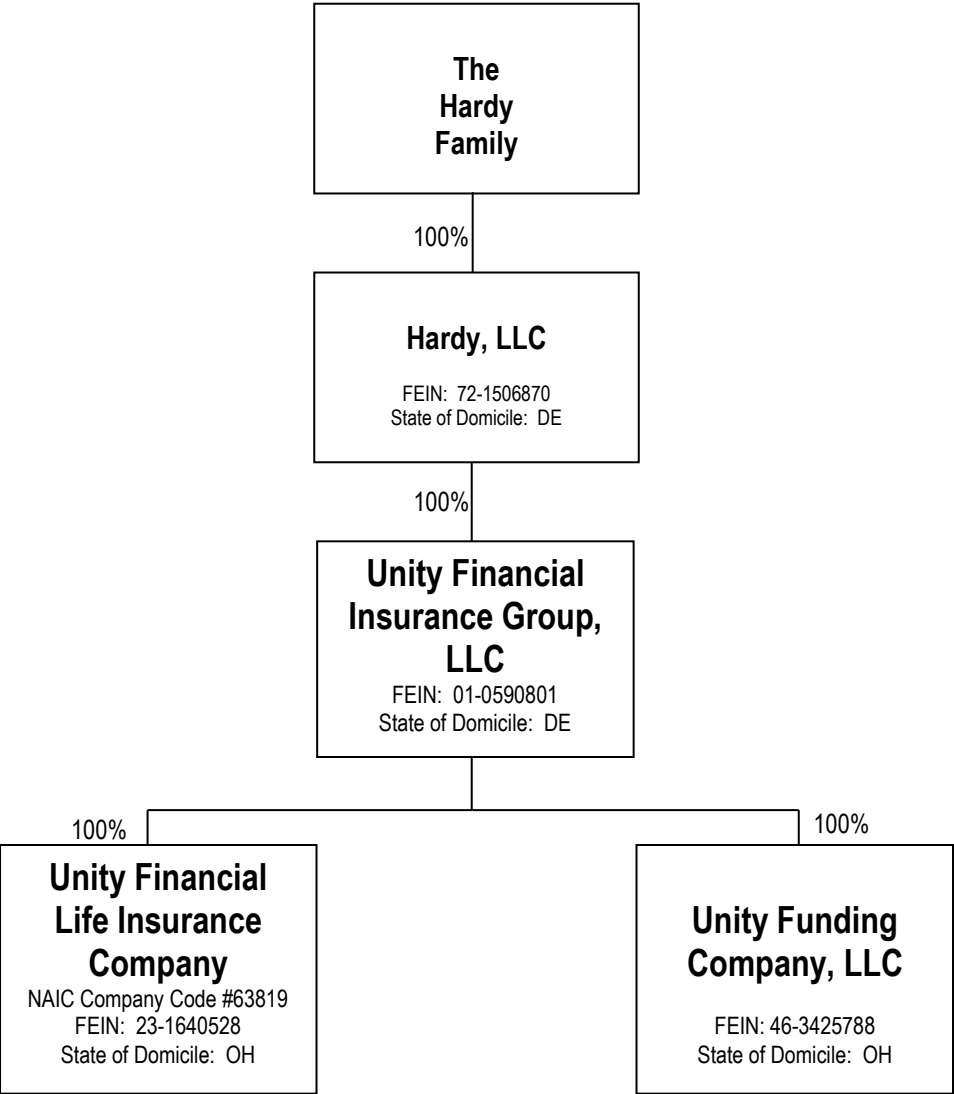
States, Etc.			1		Direct Business Only		6	7
			Life Contracts		4	5		
			2	3					Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations
			Active Status (a)	Life Insurance Premiums	Annuity Considerations		Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama	AL	L	959,400			959,400	
2.	Alaska	AK	N	2,765			2,765	
3.	Arizona	AZ	L	140,603			140,603	
4.	Arkansas	AR	L	129,364			129,364	
5.	California	CA	L	774,181			774,181	
6.	Colorado	CO	L	845,100			845,100	
7.	Connecticut	CT	L	14,411			14,411	480,877
8.	Delaware	DE	L	53,272			53,272	
9.	District of Columbia	DC	L	64,978			64,978	
10.	Florida	FL	L	3,107,981			3,107,981	
11.	Georgia	GA	L	1,199,069			1,199,069	
12.	Hawaii	HI	L	1,312			1,312	
13.	Idaho	ID	L	2,501			2,501	
14.	Illinois	IL	L	1,390,084			1,390,084	
15.	Indiana	IN	L	3,530,649			3,530,649	
16.	Iowa	IA	L	172,875			172,875	
17.	Kansas	KS	L	108,740			108,740	
18.	Kentucky	KY	L	1,421,599			1,421,599	
19.	Louisiana	LA	L	2,812,669			2,812,669	300,000
20.	Maine	ME	L	59,970			59,970	
21.	Maryland	MD	L	299,649			299,649	
22.	Massachusetts	MA	L	199,993			199,993	
23.	Michigan	MI	N	64,766			64,766	
24.	Minnesota	MN	L	394,690			394,690	
25.	Mississippi	MS	L	3,629,758			3,629,758	
26.	Missouri	MO	L	1,190,119			1,190,119	
27.	Montana	MT	L	5,344			5,344	
28.	Nebraska	NE	L	56,981			56,981	
29.	Nevada	NV	L	69,113			69,113	
30.	New Hampshire	NH	L	11,561			11,561	233,250
31.	New Jersey	NJ	L	881,221			881,221	388,788
32.	New Mexico	NM	L	180,749			180,749	
33.	New York	NY	N	65,026			65,026	
34.	North Carolina	NC	L	5,179,080			5,179,080	
35.	North Dakota	ND	L	4,782			4,782	
36.	Ohio	OH	L	2,926,693			2,926,693	384,700
37.	Oklahoma	OK	L	168,421			168,421	
38.	Oregon	OR	L	49,675			49,675	
39.	Pennsylvania	PA	L	3,380,207			3,380,207	84,600
40.	Rhode Island	RI	L					
41.	South Carolina	SC	L	1,334,452			1,334,452	
42.	South Dakota	SD	L	2,625			2,625	
43.	Tennessee	TN	L	1,377,507			1,377,507	
44.	Texas	TX	L	15,427,539			15,427,539	2,510,506
45.	Utah	UT	L	2,763			2,763	
46.	Vermont	VT	L	4,682			4,682	
47.	Virginia	VA	L	311,373			311,373	
48.	Washington	WA	L	10,017			10,017	
49.	West Virginia	WV	L	259,544			259,544	
50.	Wisconsin	WI	L	1,877,938			1,877,938	6,259
51.	Wyoming	WY	L	6,875			6,875	
52.	American Samoa	AS	N					
53.	Guam	GU	N					
54.	Puerto Rico	PR	N	2,222			2,222	
55.	U.S. Virgin Islands	VI	N					
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N					
58.	Aggregate Other Alien	OT	XXX	1,268			1,268	
59.	Subtotal	XXX		56,168,154			56,168,154	4,388,980
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		56,168,154			56,168,154	4,388,980
96.	Plus reinsurance assumed	XXX						
97.	Totals (All Business)	XXX		56,168,154			56,168,154	4,388,980
98.	Less reinsurance ceded	XXX		12,931,601			12,931,601	3,920,743
99.	Totals (All Business) less Reinsurance Ceded	XXX		43,236,553	(c)		43,236,553	468,237
DETAILS OF WRITE-INS								
58001.	Jamaica	XXX		1,268			1,268	
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		1,268			1,268	
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						

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG48 R - Registered - Non-domiciled RRGs.....
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....
N - None of the above - Not allowed to write business in the state.....9

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
State of Residence at time of premium payment

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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NONE

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Schedule D - Part 4 E14

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