



LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2019
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

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

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Licensed as business type: Life, Accident & Health [X] Fraternal Benefit Societies []

Incorporated/Organized 05/06/1964 Commenced Business 05/06/1964

Statutory Home Office 4675 Cornell Road, Suite 160, Cincinnati, OH, US 45241
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160
(Street and Number) Cincinnati, OH, US 45241, 513-247-0711
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 625700, Cincinnati, OH, US 45262-5700
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4675 Cornell Road, Suite 160
(Street and Number) Cincinnati, OH, US 45241, 513-247-0711
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uflife.com

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

OFFICERS

President Jay Cresson Hardy Treasurer Kevin Christopher Smith
Secretary Elaine Marie Greer

OTHER

Cynthia Lee English, Vice President Adam Michael Goller, Vice President Christopher Kuhnhen, Vice President

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

State of Ohio SS: Hamilton
County of

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

Jay Hardy
President

Elaine Greer
Secretary

Kevin Smith
Treasurer

Subscribed and sworn to before me this
13th day of May 2019

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

Yes [X] No []

Michael O'Brien

06/18/2022

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	292,822,654		292,822,654	289,156,907
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,206,800		1,206,800	1,206,800
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 3,232,352), cash equivalents (\$ 1,142,335) and short-term investments (\$)	4,374,688		4,374,688	3,142,116
6. Contract loans (including \$ premium notes)	307,467		307,467	294,112
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	298,711,609		298,711,609	293,799,935
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,932,925		2,932,925	2,591,925
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 (including \$ earned but unbilled premiums)	48,519		48,519	51,812
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	2,956,494		2,956,494	3,009,201
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				64,893
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	26,238		26,238	12,406
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	140,918		140,918	299,490
18.2 Net deferred tax asset	1,842,082	(1)	1,842,083	1,793,441
19. Guaranty funds receivable or on deposit	20,887		20,887	22,201
20. Electronic data processing equipment and software	103,983	78,284	25,699	23,407
21. Furniture and equipment, including health care delivery assets (\$)	18,384	18,384		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	527,545		527,545	55,170
24. Health care (\$) and other amounts receivable	355,909	355,909		
25. Aggregate write-ins for other than invested assets	32,281	32,281		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	307,717,774	484,858	307,232,917	301,723,881
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	307,717,774	484,858	307,232,917	301,723,881
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Premiums Receivable	130	130		
2502. Prepaid Expenses	32,151	32,151		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	32,281	32,281		

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 237,271,691 less \$ included in Line 6.3 (including \$ Modco Reserve)	237,271,691	234,474,601
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve) .....	.981,156	240,636
4. Contract claims:		
4.1 Life	2,215,052	2,024,543
4.2 Accident and health		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members 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	140,712	132,061
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	2,560,079	2,560,079
9.4 Interest Maintenance Reserve	1,507,627	1,577,268
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	411,786	551,680
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	130,693	135,889
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	.625,132	.646,722
18. Amounts held for agents' account, including \$ agents' credit balances	1,314,702	1,273,896
19. Remittances and items not allocated	1,115,054	957,110
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 \$ 41,634,000 and interest thereon \$	41,634,000	42,640,000
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,060,188	1,110,945
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)	290,967,871	285,782,380
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	290,967,871	285,782,380
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	10,656,173	10,332,634
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)	13,740,543	13,417,004
38. Totals of Lines 29, 30 and 37	16,265,043	15,941,504
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	307,232,914	301,723,884
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	10,674,178	11,621,453	43,059,302
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	2,505,166	2,168,799	9,066,113
4. Amortization of Interest Maintenance Reserve (IMR)	30,911	67,954	241,577
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	666,632	627,548	2,416,609
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	11,915		33,894
9. Totals (Lines 1 to 8.3)	13,888,801	14,485,754	54,817,495
10. Death benefits	7,203,671	8,401,268	28,325,074
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	66,700	71,769	230,352
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	(3,691)	925	1,986
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	2,797,089	2,603,003	12,127,838
20. Totals (Lines 10 to 19)	10,063,770	11,076,965	40,685,250
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	2,057,447	2,103,296	8,177,082
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	890,395	807,490	3,335,637
24. Insurance taxes, licenses and fees, excluding federal income taxes	388,381	429,272	1,419,809
25. Increase in loading on deferred and uncollected premiums	(33,480)	(7,000)	(129,082)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	13,366,512	14,410,023	53,488,696
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	522,290	75,731	1,328,799
30. Dividends to policyholders and refunds to members			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	522,290	75,731	1,328,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	168,867	1,633	(125,320)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	353,423	74,097	1,454,119
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	353,423	74,097	1,454,119
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	15,941,504	15,160,957	15,160,956
37. Net income (Line 35)	353,423	74,097	1,454,119
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	48,642		(412,219)
41. Change in nonadmitted assets	25,717	31,093	355,859
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	50,758	6,361	(111,211)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(155,000)	(135,000)	(506,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	323,539	(23,449)	780,547
55. Capital and surplus, as of statement date (Lines 36 + 54)	16,265,043	15,137,509	15,941,504
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	11,915		33,894
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	11,915		33,894
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)			
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	10,772,308	11,616,826	43,236,553
2. Net investment income	2,267,505	2,033,554	9,425,265
3. Miscellaneous income	688,183	627,003	2,449,443
4. Total (Lines 1 to 3)	13,727,996	14,277,384	55,111,261
5. Benefit and loss related payments	4,474,667	8,878,080	28,534,306
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	3,481,646	3,439,004	12,979,320
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			220,000
10. Total (Lines 5 through 9)	7,956,313	12,317,084	41,733,626
11. Net cash from operations (Line 4 minus Line 10)	5,771,682	1,960,299	13,377,635
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	7,780,899	8,648,495	47,269,884
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)	7,780,899	8,648,495	47,269,884
13. Cost of investments acquired (long-term only):			
13.1 Bonds	11,585,803	27,281,743	82,732,309
13.2 Stocks		322,800	485,100
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)	11,585,803	27,604,543	83,217,409
14. Net increase (or decrease) in contract loans and premium notes	13,355	5,564	46,713
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,818,259)	(18,961,612)	(35,994,238)
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	(1,006,000)	13,635,500	20,180,500
16.4 Net deposits on deposit-type contracts and other insurance liabilities	740,520		240,636
16.5 Dividends to stockholders	155,000	135,000	506,000
16.6 Other cash provided (applied)	(300,372)	(459,333)	563,039
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(720,852)	13,041,167	20,478,175
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)	1,232,571	(3,960,146)	(2,138,428)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	3,142,113	5,280,540	5,280,540
19.2 End of period (Line 18 plus Line 19.1)	4,374,683	1,320,395	3,142,113

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

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EXHIBIT 1**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	3,320,165	3,663,582	13,396,382
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	10,289,230	11,217,295	41,852,799
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	13,609,395	14,880,877	55,249,181
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	13,609,395	14,880,877	55,249,181
14. Deposit-type contracts	8,351,868		4,388,980
15. Total (Lines 13 and 14)	21,961,263	14,880,877	59,638,161
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	353,423	1,454,119
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	353,423	1,454,119
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	16,265,043	15,941,504
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	16,265,043	15,941,504

C. Accounting Policies

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.

D. Going Concern– No Change.

2. Accounting Changes and Correction of Errors – No Change.
3. Business Combinations and Goodwill – No Change.
4. Discontinued Operations – No Change.
5. Investments

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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	\$	89,313
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$	0
2. 12 months or Longer	\$	1,241,437
- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of **March 31, 2019**.

6. Joint Ventures, Partnerships, and Limited Liability Companies – No Change.

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

10. Information Concerning Parent, Subsidiaries and Affiliates – No Change.

11. Debt

A. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March 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 \$118,000,000. 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 March 31, 2019.
 - b. The Company has no membership stock eligible for redemption.

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

14. Liabilities, Contingencies and Assessments – No Change.
15. Leases – No Change.
16. Financial Instruments with Off-Balance Sheet Risk – No Change.
17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.
18. Gain or Loss from Uninsured A&H Plans – No Change.
19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.
20. Fair Value Measurements – No Change.
21. Other Items – No Change.
22. Events Subsequent – No Change.
23. Reinsurance – No Change.
24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.
25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.
26. Intercompany Pooling Managements – No Change.
27. Structured Settlements – No Change.
28. Health Care Receivables – No Change.
29. Participating Policies – No Change.
30. Premium Deficiency Reserves – No Change.
31. Reserves for Life Contracts and Annuity Contracts – No Change.
32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.
33. Premiums and Annuity Considerations Deferred and Uncollected – No Change.
34. Separate Accounts – No Change.
35. Loss/Claim Adjustment Expense – No Change.

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change: _____

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A. Yes [X] No []

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

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. _____

4.1 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 for the annual filing corresponding to this period. Yes [] No [X]

4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A [] If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/25/2018

6.4 By what department or departments?
Ohio

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

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

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

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

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

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [] No []

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

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []

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

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No []

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ _____

13. Amount of real estate and mortgages held in short-term investments: \$ _____

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

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ _____	\$ _____
14.22 Preferred Stock	\$ _____	\$ _____
14.23 Common Stock	\$ _____	\$ _____
14.24 Short-Term Investments	\$ _____	\$ _____
14.25 Mortgage Loans on Real Estate	\$ _____	\$ _____
14.26 All Other	\$ _____	\$ _____
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ _____	\$ _____
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ _____	\$ _____

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No []

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

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ _____

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

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

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

17.4 If yes, give full information relating thereto:

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

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

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

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

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

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

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

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

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- 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 []

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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 []

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		2	3	4	5	6	7
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	241,794				241,794	
2. Alaska	AK	493				493	
3. Arizona	AZ	30,461				30,461	.95,905
4. Arkansas	AR	38,109				38,109	
5. California	CA	161,959				161,959	
6. Colorado	CO	342,311				342,311	15,000
7. Connecticut	CT	1,646				1,646	421,985
8. Delaware	DE	6,840				6,840	
9. District of Columbia	DC	12,063				12,063	
10. Florida	FL	739,202				739,202	
11. Georgia	GA	231,622				231,622	
12. Hawaii	HI	1,500				1,500	
13. Idaho	ID	627				627	14,866
14. Illinois	IL	281,836				281,836	
15. Indiana	IN	1,019,314				1,019,314	105,000
16. Iowa	IA	28,740				28,740	
17. Kansas	KS	35,075				35,075	863,486
18. Kentucky	KY	457,993				457,993	
19. Louisiana	LA	773,223				773,223	1,416,351
20. Maine	ME	13,775				13,775	
21. Maryland	MD	84,914				84,914	594,400
22. Massachusetts	MA	58,811				58,811	452,000
23. Michigan	MI	6,461				6,461	
24. Minnesota	MN	64,500				64,500	
25. Mississippi	MS	664,338				664,338	
26. Missouri	MO	265,354				265,354	13,309
27. Montana	MT	146				146	
28. Nebraska	NE	12,293				12,293	
29. Nevada	NV	7,417				7,417	
30. New Hampshire	NH	2,102				2,102	216,000
31. New Jersey	NJ	189,462				189,462	1,319,085
32. New Mexico	NM	45,278				45,278	
33. New York	NY	14,016				14,016	
34. North Carolina	NC	1,286,926				1,286,926	1,835,512
35. North Dakota	ND	7,717				7,717	
36. Ohio	OH	582,784				582,784	17,560
37. Oklahoma	OK	50,533				50,533	17,942
38. Oregon	OR	13,573				13,573	
39. Pennsylvania	PA	1,009,641				1,009,641	688,107
40. Rhode Island	RI						124,000
41. South Carolina	SC	278,159				278,159	
42. South Dakota	SD	486				486	
43. Tennessee	TN	322,925				322,925	
44. Texas	TX	3,860,304				3,860,304	81,360
45. Utah	UT	440				440	60,000
46. Vermont	VT	1,123				1,123	
47. Virginia	VA	62,728				62,728	
48. Washington	WA	2,151				2,151	
49. West Virginia	WV	74,305				74,305	
50. Wisconsin	WI	281,426				281,426	
51. Wyoming	WY	7,029				7,029	
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	N	431			431	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Aliens	OT	XXX	622			622	
59. Subtotal		XXX	13,676,980			13,676,980	8,351,868
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	13,676,980			13,676,980	8,351,868
96. Plus Reinsurance Assumed		XXX					
97. Totals (All Business)		XXX	13,676,980			13,676,980	8,351,868
98. Less Reinsurance Ceded		XXX	2,935,217			2,935,217	
99. Totals (All Business) less Reinsurance Ceded		XXX	10,741,763			10,741,763	8,351,868
DETAILS OF WRITE-INS							
58001. Jamaica		XXX	622			622	
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	622			622	
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 RRG..... 48

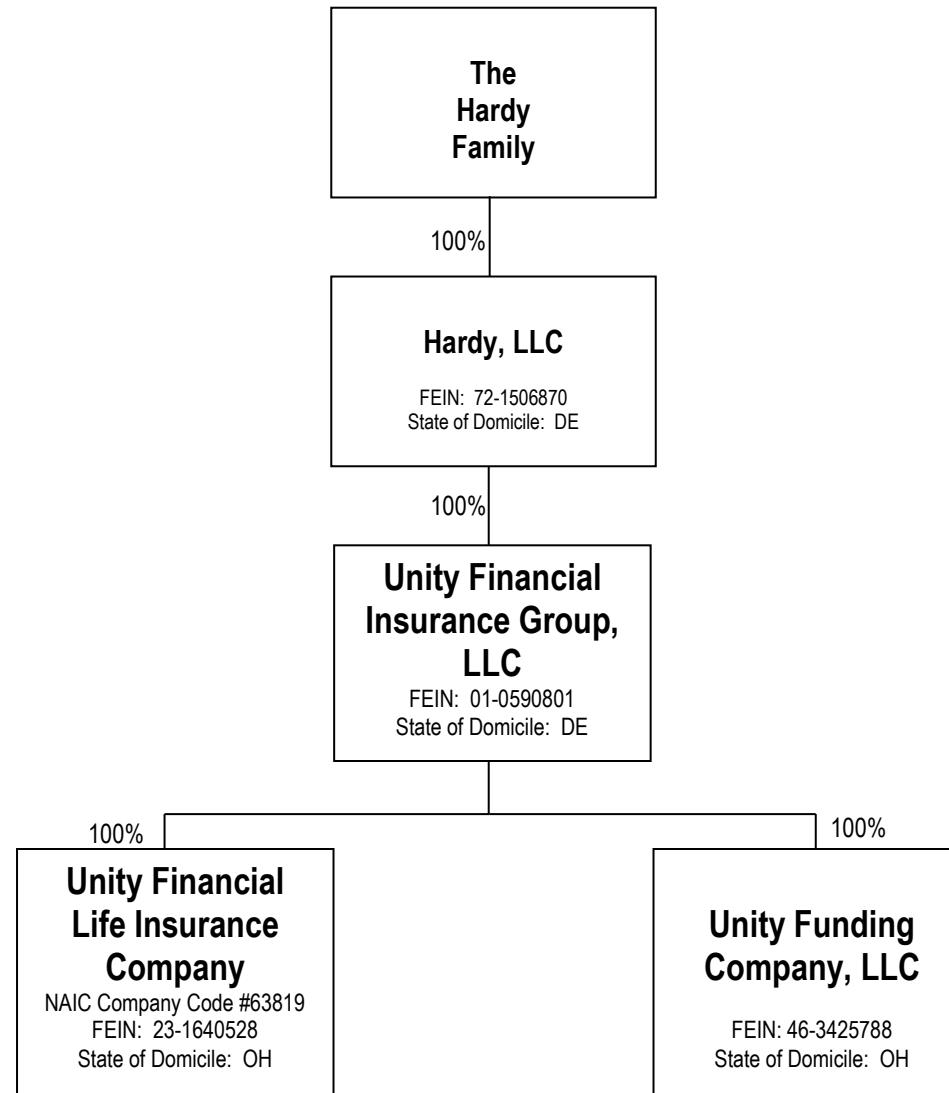
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

N - None of the above - Not allowed to write business in the state..... 9

R - Registered - Non-domiciled RRGs.....

Q - Qualified - Qualified or accredited reinsurer.....

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



STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

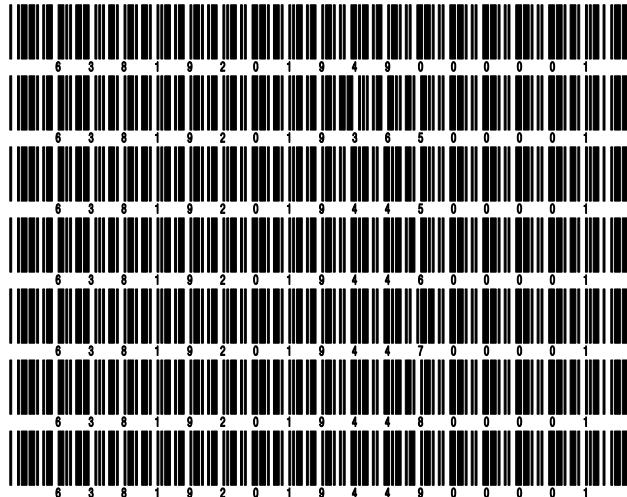
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - VERIFICATION

Real Estate

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

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest in investment and commitment fees		
9. Total foreign exchange change in book value/recorded investment including accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

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

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	290,363,714	255,381,007
2. Cost of bonds and stocks acquired	11,585,803	83,217,409
3. Accrual of discount	80,277	286,394
4. Unrealized valuation increase (decrease)	(49,024)	(512,378)
5. Total gain (loss) on disposals	7,842,927	47,302,699
6. Deduct consideration for bonds and stocks disposed of	170,414	738,834
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	62,028	32,815
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8-9+10)	294,029,458	290,363,714
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	294,029,458	290,363,714

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	233,518,200	9,590,684	3,953,978	225,258	239,380,164			233,518,200
2. NAIC 2 (a)	55,638,709	1,995,120	3,875,944	(315,395)	53,442,490			55,638,709
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	289,156,909	11,585,804	7,829,922	(90,137)	292,822,654			289,156,909
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	289,156,909	11,585,804	7,829,922	(90,137)	292,822,654			289,156,909

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

NAIC 1 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SI02

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	439,730	4,578,860
2. Cost of cash equivalents acquired	1,802,494	6,277,748
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	1,099,889	10,416,878
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,142,335	439,730
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,142,335	439,730

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

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

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

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

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7	8	9	10 NAIC Designation and Admini- stra- tive Symbol/ Market Indicator (a)
3132Y3-3P-7	FHLMC PC GOLD FG0559805		.02/05/2019	INTLFCSTONE	1,683,849	1,619,572		1,012	1.
3140H1-V2-3	FN BJ0632		.02/13/2019	INTLFCSTONE	1,426,592	1,393,496		2,013	1.
3140JG-LW-3	FNMA-PASS THRU		.03/19/2019	Undefined	1,580,790	1,518,507		3,606	1.
3199999. Subtotal - Bonds - U.S. Special Revenues					4,691,231	4,531,575		6,631	XXX
00392#-AA-0	ABTEEN VENTURES LLC		.02/19/2019	GOLDMAN	1,500,000	1,500,000			1PL
00458*-AF-6	AQUASURE FINANCE PTY LTD		.01/15/2019	JP MORGAN	270,000	270,000			2FE
29379V-AY-9	ENTERPRISE PRODS OPER LLC		.03/01/2019	WELLS FARGO	925,120	.950,000		2,349	2FE
70432*-AA-9	PAYCHEX INC		.03/13/2019	BANK AME	200,000	200,000			1Z
92917N-AC-2	VOYA 2019-1A		.03/20/2019	JEFFERIE	1,500,000	1,500,000			1FE
124765-F#-0	CAE, INC		.03/13/2019	TD SECURITIES	150,000	.150,000			2PL
64588#-BS-9	INTERMEDIATE CAPITAL GROUP PLC		.03/26/2019	CITIGROU	650,000	.650,000			2Z
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					5,195,120	5,220,000		2,349	XXX
8399997. Total - Bonds - Part 3					9,886,351	9,751,575		8,980	XXX
8399998. Total - Bonds - Part 5					XXX	XXX		XXX	XXX
8399999. Total - Bonds					9,886,351	9,751,575		8,980	XXX
8999997. Total - Preferred Stocks - Part 3					XXX				XXX
8999998. Total - Preferred Stocks - Part 5					XXX	XXX		XXX	XXX
8999999. Total - Preferred Stocks					XXX				XXX
9799997. Total - Common Stocks - Part 3					XXX				XXX
9799998. Total - Common Stocks - Part 5					XXX	XXX		XXX	XXX
9799999. Total - Common Stocks					XXX				XXX
9899999. Total - Preferred and Common Stocks					XXX				XXX
9999999 - Totals					9,886,351	XXX		8,980	XXX

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

STATEMENT AS OF MARCH 31, 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation and Admini- strative Symbol /Market Indicator (a)		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value									
38374F-3P-7	GNMA 2004-026 GE		03/15/2019	PRINCIPAL RECEIPT		14,530	14,271	14,266		264		264		14,530					117	04/16/2034	1		
38378K-0E-2	GNMA 2013-072 A		03/16/2019	PRINCIPAL RECEIPT		13,483	13,483	13,620		(137)		(137)		13,483					46	10/16/2046	1		
0599999. Subtotal - Bonds - U.S. Governments					28,013	28,013	26,961	27,886		127		127		28,013						163	XXX	XXX	
..3128MU-SB-2	FG		03/15/2019	PRINCIPAL RECEIPT			27,744	27,744	27,273		471		471		27,744					181	10/01/2048	1	
..31394Y-H9-8	FHLMC 2793 PE		03/25/2019	PRINCIPAL RECEIPT			9,837	8,816	9,801		36		36		9,837					104	05/15/2034	1	
..31395M-DU-0	FHLMC 2934 KG		03/25/2019	PRINCIPAL RECEIPT			4,610	4,493	4,604		6		6		4,610					39	02/15/2035	1	
..3132Y3-3P-7	FHLMC P GOLD FGQ559805		03/25/2019	PRINCIPAL RECEIPT			16,461	16,461	17,114		(653)		(653)		16,461					62	11/01/2048	1	
..3140H1-V2-3	FN BJ0632		03/25/2019	PRINCIPAL RECEIPT			6,899	6,899	7,063		(164)		(164)		6,899					23	03/01/2048	1	
..3140HC-CG-9	FN BJ9970		03/25/2019	PRINCIPAL RECEIPT			42,286	42,286	43,101		(813)		(813)		42,286					234	05/01/2048	1	
..3140O9-H8-9	FN CA2054		03/15/2019	PRINCIPAL RECEIPT			19,281	19,281	20,043		(758)		(758)		19,281					152	07/01/2048	1	
..31418C-Z9-8	FNMA		03/26/2019	PRINCIPAL RECEIPT			45,759	45,759	46,412		(654)		(654)		45,759					348	09/01/2048	1	
..31394U-KE-1	FNMA 2005-102 PG		03/25/2019	PRINCIPAL RECEIPT			9,309	9,309	8,694		9,262		47		9,309					79	11/25/2035	1	
..31412U-16-1	FNMA POOL - 935533		03/25/2019	PRINCIPAL RECEIPT			2,369	2,369	2,417		(16)		(16)		2,369					23	08/01/2039	1	
..31416B-NK-0	FNMA POOL - 995094		03/25/2019	PRINCIPAL RECEIPT			3,505	3,505	3,740		3,552		(47)		3,505					24	11/01/2035	1	
..31417G-ZP-4	FNMA POOL - AB9749		03/25/2019	PRINCIPAL RECEIPT			38,255	38,255	37,944		37,994		261		38,255					171	06/01/2043	1	
..31417M-QQ-9	FNMA POOL - AC3162		03/25/2019	PRINCIPAL RECEIPT			4,423	4,423	4,581		4,437		(14)		4,423					33	10/01/2024	1	
..31417S-AA-8	FNMA POOL - AC5400		03/25/2019	PRINCIPAL RECEIPT			1,839	1,839	1,844		(5)		(5)		1,839					14	10/01/2039	1	
..31418S-CJ-6	FNMA POOL - AD4572		03/25/2019	PRINCIPAL RECEIPT			1,166	1,166	1,213		1,178		(12)		1,166					9	05/01/2040	1	
..31418T-D5-3	FNMA POOL - AD5523		03/25/2019	PRINCIPAL RECEIPT			5,988	5,988	6,082		6,012		(25)		5,988					33	06/01/2040	1	
..31419C-D3-4	FNMA POOL - AE1921		03/25/2019	PRINCIPAL RECEIPT			1,444	1,444	1,484		1,450		(6)		1,444					9	09/01/2040	1	
..313849-CX-0	FNMA POOL - AH7285		03/25/2019	PRINCIPAL RECEIPT			4,537	4,537	4,457		4,515		22		4,537					37	03/01/2041	1	
..3138AD-HM-0	FNMA POOL - A10235		03/25/2019	PRINCIPAL RECEIPT			2,907	2,907	2,929		2,908		(2)		2,907					17	05/01/2026	1	
..31417Y-TU-1	FNMA POOL - MA0562		03/25/2019	PRINCIPAL RECEIPT			3,533	3,533	3,689		3,587		(54)		3,533					30	11/01/2040	1	
..31417Y-W3-7	FNMA POOL - MA0665		03/25/2019	PRINCIPAL RECEIPT			8,838	8,838	8,855		8,855		(17)		8,838					63	02/01/2041	1	
3199999. Subtotal - Bonds - U.S. Special Revenues					260,990	260,989	262,293	239,209		(2,397)		(2,397)		260,990						1,685	XXX	XXX	
..0258M0-DK-2	AMERICAN EXPRESS		03/18/2019	MATURITY			1,250,000	1,250,000	1,253,624		1,250,182		(182)		1,250,000					13,281	03/18/2019	1FE	
..047744-AA-8	ATLANTA FALCONS STADIUM COMPANY LL		03/01/2019	Sink PMT @ 100,0000000			4,086	4,086	4,086					4,086					73	09/01/2042	2FE		
..047744-AB-8	ATLANTA FALCONS STADIUM COMPANY LL		03/01/2019	Sink PMT @ 100,0000000			2,918	2,918	2,918					2,918					52	09/01/2042	2FE		
..05363X-AN-7	AVERY POINT CLO LTD		01/31/2019	CITI GROU			64,952	64,952	64,978		64,976				64,976					569	07/17/2026	1FE	
..27805B-DH-2	EATON CORP		03/20/2019	MATURITY			169,000	169,000	208,031		170,163		(1,163)		(1,163)		169,000				5,873	03/20/2019	2FE
..29379V-AC-7	ENTERPRISE PRODUCTS OPER		01/31/2019	MATURITY			950,000	950,000	1,101,829		953,204		(3,204)		(3,204)		950,000				30,875	01/31/2019	2FE
..316773-CQ-1	FIFTH THIRD BANK		03/01/2019	MATURITY			1,140,000	1,140,000	1,141,687		1,140,065		(65)		(65)		1,140,000				13,110	03/01/2019	2FE
..82436I-AC-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		03/28/2019	Sink PMT @ 100,0000000			940	940	949		949		(6)		(6)		943				7	03/27/2037	2
..887317-AK-1	TIME WARNER INC		03/27/2019	CALLED @ 103,9761700			1,622,028	1,560,000	1,734,462		1,614,657		(5,660)		(5,660)		1,608,997				98,667	03/29/2021	2FE
..06367V-HL-2	BANK OF MONTREAL		01/25/2019	MATURITY			650,000	650,000	658,483		650,144		(144)		(144)		650,000				7,719	01/25/2019	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					5,853,924	5,791,896	6,171,047	5,851,344		(10,424)		(10,424)		5,840,920					(49,024)	(49,024)	170,226	XXX	XXX
8399997. Total - Bonds - Part 4					6,142,927	6,080,898	6,460,301	6,118,439		(12,694)		(12,694)		6,129,923					(49,024)	(49,024)	172,074	XXX	XXX
8399998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX		XXX		XXX		XXX					XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds					6,142,927	6,080,898	6,460,301	6,118,439		(12,694)		(12,694)		6,129,923					(49,024)	(49,024)	172,074	XXX	XXX
8999997. Total - Preferred Stocks - Part 4					XXX	XXX	XXX	XXX		XXX		XXX		XXX					XXX	XXX	XXX	XXX	XXX
8999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX		XXX		XXX		XXX					XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks					XXX	XXX	XXX	XXX		XXX		XXX		XXX					XXX	XXX	XXX	XXX	XXX
9799997. Total - Common Stocks - Part 4					XXX	XXX	XXX	XXX		XXX		XXX		XXX					XXX	XXX	XXX	XXX	XXX

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open
NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
NONE

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SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
JP Morgan Chase Bank	Madison, WI				178,951	49,107	62,950	XXX
Fifth Third Bank	Cincinnati, OH				(395,991)	509,198	413,068	XXX
Federal Home Loan Bank	Cincinnati, OH	2.200	15,397		2,192,628	1,727,089	2,756,335	XXX
0199998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX					XXX
0199999. Totals - Open Depositories		XXX	XXX	15,397		1,975,588	2,285,394	3,232,353
0299998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX					XXX
0299999. Totals - Suspended Depositories		XXX	XXX					XXX
0399999. Total Cash on Deposit		XXX	XXX	15,397		1,975,588	2,285,394	3,232,353
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX			XXX
0599999. Total - Cash		XXX	XXX	15,397		1,975,588	2,285,394	3,232,353

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SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
3199999. Total - U.S. Special Revenues Bonds								
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6099999. Subtotal - SVO Identified Funds								
6599999. Subtotal - Bank Loans								
7799999. Total - Issuer Obligations								
7899999. Total - Residential Mortgage-Backed Securities								
7999999. Total - Commercial Mortgage-Backed Securities								
8099999. Total - Other Loan-Backed and Structured Securities								
8199999. Total - SVO Identified Funds								
8299999. Total - Bank Loans								
8399999. Total Bonds								
99FEDG-08-7 FEDERATED GOVERNMENT OBLIGATION			12/29/2017	1.400		1,142,335		6,091
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						1,142,335		6,091
8899999 - Total Cash Equivalents						1,142,335		6,091