



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

ANNUAL STATEMENT

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

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

Internet Website Address www.ulife.com

Statutory Statement Contact Kevin Smith, 513-247-5665
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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 Kuhnen, Vice President

DIRECTORS OR TRUSTEES

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

State of Ohio SS:
County of Hamilton

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

Jay Hardy
President

Elaine Greer
Secretary

Kevin Smith
Treasurer

Subscribed and sworn to before me this
20 day of February 2020

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
Notary
June 18, 2022

ANNUAL STATEMENT FOR THE YEAR 2019 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) | 309,869,527 | | 309,869,527 | 289,156,907 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks | | | | |
| 2.2 Common stocks | 1,430,600 | | 1,430,600 | 1,206,800 |
| 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 (\$ 1,079,297 , Schedule E - Part 1), cash equivalents (\$ 2,505,549 , Schedule E - Part 2) and short-term investments (\$ 1,051,988 , Schedule DA) | 4,636,830 | | 4,636,830 | 3,142,116 |
| 6. Contract loans (including \$ premium notes) | 366,078 | | 366,078 | 294,112 |
| 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) | 316,303,035 | | 316,303,035 | 293,799,935 |
| 13. Title plants less \$ charged off (for Title insurers only) | | | | |
| 14. Investment income due and accrued | 2,648,487 | | 2,648,487 | 2,591,925 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 37,735 | | 37,735 | 51,812 |
| 15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums) | 2,861,856 | | 2,861,856 | 3,009,201 |
| 15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$) | | | | |
| 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 | 28,438 | | 28,438 | 12,406 |
| 17. Amounts receivable relating to uninsured plans | | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | | 299,490 |
| 18.2 Net deferred tax asset | 2,127,014 | 194,928 | 1,932,086 | 1,793,441 |
| 19. Guaranty funds receivable or on deposit | 34,116 | | 34,116 | 22,201 |
| 20. Electronic data processing equipment and software | 136,890 | 111,923 | 24,967 | 23,407 |
| 21. Furniture and equipment, including health care delivery assets (\$) | 14,337 | 14,337 | | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 23. Receivables from parent, subsidiaries and affiliates | 9,939 | | 9,939 | 55,170 |
| 24. Health care (\$) and other amounts receivable | 366,295 | 366,295 | | |
| 25. Aggregate write-ins for other than invested assets | 45,398 | 45,398 | | |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 324,613,540 | 732,881 | 323,880,659 | 301,723,881 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | | |
| 28. Total (Lines 26 and 27) | 324,613,540 | 732,881 | 323,880,659 | 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 thru 1103 plus 1198)(Line 11 above) | | | | |
| 2501. Premiums Receivable | 130 | 130 | | |
| 2502. Prepaid Expenses | 45,268 | 45,268 | | |
| 2503. | | | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 45,398 | 45,398 | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$ 245,974,704 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve) | 245,974,704 | 234,474,601 |
| 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) | 3,318,344 | 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) | 2,095,991 | 2,024,543 |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) | | |
| 5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10) | | |
| 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 (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) | 125,689 | 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 | 1,703,968 | |
| 9.4 Interest maintenance reserve (IMR, Line 6) | 2,449,670 | 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 (Exhibit 2, Line 12, Col. 7) | 681,498 | 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 (Exhibit 3, Line 9, Col. 6) | 200,169 | 135,889 |
| 15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses) | 88,611 | |
| 15.2 Net deferred tax liability | | |
| 16. Unearned investment income | | |
| 17. Amounts withheld or retained by reporting entity as agent or trustee | 782,564 | 646,722 |
| 18. Amounts held for agents' account, including \$ agents' credit balances | 1,328,981 | 1,273,896 |
| 19. Remittances and items not allocated | 629,093 | 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 \$ and interest thereon \$ | 46,319,000 | 42,640,000 |
| 23. Dividends to stockholders declared and unpaid | | |
| 24. Miscellaneous liabilities: | | |
| 24.01 Asset valuation reserve (AVR, Line 16, Col. 7) | 1,229,482 | 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) | 306,927,763 | 285,782,380 |
| 27. From Separate Accounts Statement | | |
| 28. Total liabilities (Lines 26 and 27) | 306,927,763 | 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 (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) | 11,344,027 | 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) | 14,428,397 | 13,417,004 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) | 16,952,897 | 15,941,504 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) | 323,880,660 | 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 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 2019 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) | 41,651,263 | 43,059,302 |
| 2. Considerations for supplementary contracts with life contingencies | 10,053,787 | 9,066,113 |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) | 153,125 | 241,577 |
| 4. Amortization of Interest Maintenance Reserve (IMR, Line 5) | 2,157,449 | 2,416,609 |
| 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) | 2,157,449 | 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 | 740,719 | 33,894 |
| 8.3 Aggregate write-ins for miscellaneous income | | |
| 9. Total (Lines 1 to 8.3) | 54,756,344 | 54,817,495 |
| 10. Death benefits | 27,720,843 | 28,325,074 |
| 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 | 288,459 | 230,352 |
| 16. Group conversions | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 14,267 | 1,986 |
| 18. Payments on supplementary contracts with life contingencies | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 11,475,244 | 12,127,838 |
| 20. Totals (Lines 10 to 19) | 39,498,813 | 40,685,250 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) | 7,989,444 | 8,177,082 |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) | 3,665,827 | 3,335,637 |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) | 1,353,247 | 1,419,809 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) | (153,141) | (129,082) |
| 25. Increase in loading on deferred and uncollected premiums | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | |
| 27. Aggregate write-ins for deductions | 52,354,190 | 53,488,696 |
| 28. Totals (Lines 20 to 27) | | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 2,402,154 | 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) | 2,402,154 | 1,328,799 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 791,493 | (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) | 1,610,661 | 1,454,119 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ | (272,608 transferred to the IMR) | |
| 35. Net income (Line 33 plus Line 34) | 1,610,661 | 1,454,119 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) | 15,941,504 | 15,160,956 |
| 37. Net income (Line 35) | 1,610,661 | 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 | 333,574 | (412,219) |
| 41. Change in nonadmitted assets | (222,307) | 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 | (118,537) | (111,211) |
| 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 | (592,000) | (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) | 1,011,391 | 780,547 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) | 16,952,895 | 15,941,504 |
| DETAILS OF WRITE-INS | | |
| 08.301. Miscellaneous Income | 740,719 | 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 thru 08.303 plus 08.398)(Line 8.3 above) | 740,719 | 33,894 |
| 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 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
CASH FLOW

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| Cash from Operations | | |
| 1. Premiums collected net of reinsurance | 41,959,454 | 43,236,553 |
| 2. Net investment income | 10,338,688 | 9,425,265 |
| 3. Miscellaneous income | 2,905,612 | 2,449,443 |
| 4. Total (Lines 1 through 3) | 55,203,754 | 55,111,261 |
| 5. Benefit and loss related payments | 26,181,868 | 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 | 12,703,192 | 12,979,320 |
| 8. Dividends paid to policyholders | | |
| 9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses) | 676,000 | 220,000 |
| 10. Total (Lines 5 through 9) | 39,561,060 | 41,733,626 |
| 11. Net cash from operations (Line 4 minus Line 10) | 15,642,694 | 13,377,635 |
| Cash from Investments | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds | 44,828,312 | 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 | (1,526) | |
| 12.7 Miscellaneous proceeds | | |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 44,826,786 | 47,269,884 |
| 13. Cost of investments acquired (long-term only): | | |
| 13.1 Bonds | 64,616,136 | 82,732,309 |
| 13.2 Stocks | 223,800 | 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) | 64,839,936 | 83,217,409 |
| 14. Net increase (decrease) in contract loans and premium notes | 71,966 | 46,713 |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) | (20,085,116) | (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 | 3,679,000 | 20,180,500 |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities | 3,077,708 | 240,636 |
| 16.5 Dividends to stockholders | 592,000 | 506,000 |
| 16.6 Other cash provided (applied) | (227,565) | 563,039 |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) | 5,937,143 | 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) | 1,494,722 | (2,138,428) |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year | 3,142,113 | 5,280,540 |
| 19.2 End of year (Line 18 plus Line 19.1) | 4,636,834 | 3,142,113 |

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

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| | |
|--|--|

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

| | 1 Total | 2 Industrial Life | 3 Whole Life | 4 Term Life | 5 Indexed Life | 6 Universal Life | 7 Universal Life With Secondary Guarantees | 8 Variable Life | 9 Variable Universal Life | 10 Credit Life (c) | 11 Other Individual Life | 12 YRT Mortality Risk Only |
|--|-------------|----------------------|-----------------|----------------|-------------------|---------------------|---|--------------------|---------------------------------|--------------------------|--------------------------------|----------------------------------|
| 1. Premiums for life contracts ^(a) | 1,580,348 | | | | | | | | | | | 1,580,348 |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 1,437,548 | 189,944 | | | | | | | | | | 1,247,605 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 19,425 | 2,594 | | | | | | | | | | 16,832 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | 2,157,449 | | | | | | | | | | | 2,157,449 |
| 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 | | | | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 5,194,771 | 192,537 | | | | | | | | | | 5,002,233 |
| 10. Death benefits | 3,411,603 | 350,027 | | | | | | | | | | 3,061,576 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | | | | | | |
| 12. Annuity benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 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 | 21,100 | | | | | | | | | | | 21,100 |
| 16. Group conversions | | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,990 | | | | | | | | | | | 1,990 |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (1,022,859) | (243,860) | | | | | | | | | | (778,998) |
| 20. Totals (Lines 10 to 19) | 2,411,835 | 106,167 | | | | | | | | | | 2,305,668 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 1,990,181 | | | | | | | | | | | 1,990,181 |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | | | | XXX |
| 23. General insurance expenses | 174,358 | 36,658 | | | | | | | | | | 137,699 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 68,698 | | | | | | | | | | | 68,698 |
| 25. Increase in loading on deferred and uncollected premiums | (6,561) | | | | | | | | | | | (6,561) |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 4,638,511 | 142,825 | | | | | | | | | | 4,495,686 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 556,260 | 49,712 | | | | | | | | | | 506,548 |
| 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) | 556,260 | 49,712 | | | | | | | | | | 506,548 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 183,284 | 16,380 | | | | | | | | | | 166,904 |
| 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) | 372,976 | 33,332 | | | | | | | | | | 339,644 |
| 34. Policies/certificates in force end of year | | | | | | | | | | | | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | |
| 08.301. | | | | | | | | | | | | |
| 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) | | | | | | | | | | | | |
| 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) Include premium amounts for preneed plans included in Line 1 1,580,348

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

| | 1 Total | 2 Whole Life | 3 Term Life | 4 Universal Life | 5 Variable Life | 6 Variable Universal Life | 7 Credit Life (d) | 8 Other Group Life (a) | 9 YRT Mortality Risk Only |
|--|------------|-----------------|----------------|---------------------|--------------------|---------------------------------|-------------------------|------------------------------|---------------------------------|
| 1. Premiums for life contracts ^(b) | 40,070,915 | | | | | | | 40,070,915 | |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 8,616,239 | | | | | | | 8,616,239 | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 133,700 | | | | | | | 133,700 | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | | | | | | | | | |
| 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 | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 48,820,855 | | | | | | | 48,820,855 | |
| 10. Death benefits | 24,309,240 | | | | | | | 24,309,240 | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | | | |
| 12. Annuity benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 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 | 267,359 | | | | | | | 267,359 | |
| 16. Group conversions | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 12,276 | | | | | | | 12,276 | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 12,522,961 | | | | | | | 12,522,961 | |
| 20. Totals (Lines 10 to 19) | 37,111,836 | | | | | | | 37,111,836 | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 5,720,241 | | | | | | | 5,720,241 | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | |
| 23. General insurance expenses | 3,491,469 | | | | | | | 3,491,469 | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 1,284,550 | | | | | | | 1,284,550 | |
| 25. Increase in loading on deferred and uncollected premiums | (146,580) | | | | | | | (146,580) | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 47,461,515 | | | | | | | 47,461,515 | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 1,359,339 | | | | | | | 1,359,339 | |
| 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) | 1,359,339 | | | | | | | 1,359,339 | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 447,893 | | | | | | | 447,893 | |
| 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) | 911,447 | | | | | | | 911,447 | |
| 34. Policies/certificates in force end of year | | | | | | | | | |
| DETAILS OF WRITE-INS | | | | | | | | | |
| 08.301. | | | | | | | | | |
| 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) | | | | | | | | | |
| 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

(b) Include premium amounts for preneed plans included in Line 1 40,070,915

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE ^(a)

| | 1 Total | 2 Industrial Life | 3 Whole Life | 4 Term Life | 5 Indexed Life | 6 Universal Life | 7 Universal Life With Secondary Guarantees | 8 Variable Life | 9 Variable Universal Life | 10 Credit Life ^(b) (N/A Fraternal) | 11 Other Individual Life | 12 YRT Mortality Risk Only |
|--|------------|----------------------|-----------------|----------------|-------------------|---------------------|---|-----------------------|---------------------------------|---|--------------------------------|-------------------------------------|
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | | | | |
| 1. Reserve December 31 of prior year | 32,226,745 | 4,410,002 | | | | | | | | | 27,816,743 | |
| 2. Tabular net premiums or considerations | 1,115,441 | | | | | | | | | | 1,115,441 | |
| 3. Present value of disability claims incurred | | | | | | | | | | | | |
| 4. Tabular interest | 1,049,583 | | | | | | | | | | 1,049,583 | |
| 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 | | |
| 7. Other increases (net) | 207,862 | 2,103 | | | | | | | | | 205,759 | |
| 8. Totals (Lines 1 to 7) | 34,599,631 | 4,412,105 | | | | | | | | | 30,187,526 | |
| 9. Tabular cost | 1,370,465 | (22,048) | | | | | | | | | 1,392,513 | |
| 10. Reserves released by death | 2,000,819 | 268,011 | | | | | | | | | 1,732,808 | |
| 11. Reserves released by other terminations (net) | 21,100 | | | | | | | | | | 21,100 | |
| 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) | 3,392,384 | 245,963 | | | | | | | | | 3,146,421 | |
| 15. Reserve December 31 of current year | 31,207,247 | 4,166,142 | | | | | | | | | 27,041,105 | |
| Cash Surrender Value and Policy Loans | | | | | | | | | | | | |
| 16. CSV Ending balance December 31, current year | | | | | | | | | | | | |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | | | | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on _____ page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)
(N/A Fraternal)

| | 1 Total | 2 Whole Life | 3 Term Life | 4 Variable Life | 5 Universal Life | 6 Variable Universal Life | 7 Credit Life ^(b) | 8 Other Group Life | 9 YRT Mortality Risk Only |
|--|-------------|-----------------|----------------|--------------------|---------------------|------------------------------------|------------------------------------|-----------------------------|------------------------------------|
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | |
| 1. Reserve December 31 of prior year | 202,247,857 | | | | | | | 202,247,857 | |
| 2. Tabular net premiums or considerations | 28,936,321 | | | | | | | 28,936,321 | |
| 3. Present value of disability claims incurred | | | | | | | | | |
| 4. Tabular interest | 7,387,346 | | | | | | | 7,387,346 | |
| 5. Tabular less actual reserve released | | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | | | |
| 7. Other increases (net) | 2,101,004 | | | | | | | 2,101,004 | |
| 8. Totals (Lines 1 to 7) | 240,672,528 | | | | | | | 240,672,528 | |
| 9. Tabular cost | 13,685,557 | | | | | | | 13,685,557 | |
| 10. Reserves released by death | 11,952,154 | | | | | | | 11,952,154 | |
| 11. Reserves released by other terminations (net) | 267,359 | | | | | | | 267,359 | |
| 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) | 25,905,070 | | | | | | | 25,905,070 | |
| 15. Reserve December 31 of current year | 214,767,458 | | | | | | | 214,767,458 | |
| Cash Surrender Value and Policy Loans | | | | | | | | | |
| 16. CSV Ending balance December 31, current year | | | | | | | | | |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

| | | 1 Collected During Year | 2 Earned During Year |
|---|-----------|----------------------------|-------------------------|
| 1. U.S. Government bonds | (a) | 956,835 | 1,144,173 |
| 1.1 Bonds exempt from U.S. tax | (a) | | |
| 1.2 Other bonds (unaffiliated) | (a) | 10,876,819 | 10,351,676 |
| 1.3 Bonds of affiliates | (a) | | |
| 2.1 Preferred stocks (unaffiliated) | (b) | | |
| 2.11 Preferred stocks of affiliates | (b) | | |
| 2.2 Common stocks (unaffiliated) | | 63,130 | 63,130 |
| 2.21 Common stocks of affiliates | | | |
| 3. Mortgage loans | (c) | | |
| 4. Real estate | (d) | | |
| 5. Contract loans | | 26,908 | 26,908 |
| 6. Cash, cash equivalents and short-term investments | (e) | 121,153 | 121,153 |
| 7. Derivative instruments | (f) | | |
| 8. Other invested assets | | | |
| 9. Aggregate write-ins for investment income | | 14,277 | 14,277 |
| 10. Total gross investment income | | 12,059,122 | 11,721,317 |
| 11. Investment expenses | (g) | | 469,219 |
| 12. Investment taxes, licenses and fees, excluding federal income taxes | (g) | | |
| 13. Interest expense | (h) | | 1,198,310 |
| 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) | | | 1,667,530 |
| 17. Net investment income (Line 10 minus Line 16) | | | 10,053,787 |
| DETAILS OF WRITE-INS | | | |
| 0901. INVESTMENT INCOME FROM AFFILIATE | | 14,277 | 14,277 |
| 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) | | 14,277 | 14,277 |
| 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 \$ 335,195 accrual of discount less \$ 708,539 amortization of premium and less \$ 165,606 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 Realized Gain (Loss) On Sales or Maturity | 2 Other Realized Adjustments | 3 Total Realized Capital Gain (Loss) (Columns 1 + 2) | 4 Change in Unrealized Capital Gain (Loss) | 5 Change in Unrealized Foreign Exchange Capital Gain (Loss) |
|--|---|------------------------------------|---|---|--|
| 1. U.S. Government bonds | | | | | |
| 1.1 Bonds exempt from U.S. tax | | | | | |
| 1.2 Other bonds (unaffiliated) | 1,298,133 | | 1,298,133 | | |
| 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) | 1,298,133 | | 1,298,133 | | |
| 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 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

| | 1 Total | 2 Industrial Life | Ordinary | | 5 Credit Life (Group and Individual) | Insurance | | Accident and Health | | | 11 Aggregate of All Other Lines of Business | 12 Fraternal (Fraternal Benefit Societies Only) |
|---|------------|----------------------|---------------------|---------------------------|---|---------------------|----------------|---------------------|------------------------------------|-------------|--|--|
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group and Individual) | 10 Other | | |
| FIRST YEAR (other than single) | | | | | | | | | | | | |
| 1. Uncollected | 15,414 | | .113 | | | 15,301 | | | | | | |
| 2. Deferred and accrued | 1,282,360 | | .29,448 | | | 1,252,912 | | | | | | |
| 3. Deferred, accrued and uncollected: | | | | | | | | | | | | |
| 3.1 Direct | 1,297,774 | | 29,561 | | | 1,268,213 | | | | | | |
| 3.2 Reinsurance assumed | | | | | | | | | | | | |
| 3.3 Reinsurance ceded | | | | | | | | | | | | |
| 3.4 Net (Line 1 + Line 2) | 1,297,774 | | 29,561 | | | 1,268,213 | | | | | | |
| 4. Advance | 38,093 | | | | | | 38,093 | | | | | |
| 5. Line 3.4 - Line 4 | 1,259,681 | | 29,561 | | | 1,230,120 | | | | | | |
| 6. Collected during year: | | | | | | | | | | | | |
| 6.1 Direct | 3,218,861 | | .78,758 | | | 3,140,103 | | | | | | |
| 6.2 Reinsurance assumed | | | | | | | | | | | | |
| 6.3 Reinsurance ceded | | | | | | | | | | | | |
| 6.4 Net | 3,218,861 | | .78,758 | | | 3,140,103 | | | | | | |
| 7. Line 5 + Line 6.4 | 4,478,542 | | .108,319 | | | 4,370,223 | | | | | | |
| 8. Prior year (uncollected + deferred and accrued - advance) | 1,410,900 | | .41,497 | | | 1,369,402 | | | | | | |
| 9. First year premiums and considerations: | | | | | | | | | | | | |
| 9.1 Direct | 3,067,643 | | .66,822 | | | 3,000,821 | | | | | | |
| 9.2 Reinsurance assumed | | | | | | | | | | | | |
| 9.3 Reinsurance ceded | | | | | | | | | | | | |
| 9.4 Net (Line 7 - Line 8) | 3,067,643 | | .66,822 | | | 3,000,821 | | | | | | |
| SINGLE | | | | | | | | | | | | |
| 10. Single premiums and considerations: | | | | | | | | | | | | |
| 10.1 Direct | 28,126,071 | | 1,170,391 | | | 26,955,680 | | | | | | |
| 10.2 Reinsurance assumed | | | | | | | | | | | | |
| 10.3 Reinsurance ceded | | | | | | | | | | | | |
| 10.4 Net | 28,126,071 | | 1,170,391 | | | 26,955,680 | | | | | | |
| RENEWAL | | | | | | | | | | | | |
| 11. Uncollected | 53,360 | | .5,565 | | | 47,795 | | | | | | |
| 12. Deferred and accrued | 3,875,919 | | .113,725 | | | 3,762,194 | | | | | | |
| 13. Deferred, accrued and uncollected: | | | | | | | | | | | | |
| 13.1 Direct | 8,770,170 | | 4,960,180 | | | 3,809,989 | | | | | | |
| 13.2 Reinsurance assumed | | | | | | | | | | | | |
| 13.3 Reinsurance ceded | | | | | | | | | | | | |
| 13.4 Net (Line 11 + Line 12) | 4,840,891 | | 4,840,891 | | | 3,809,989 | | | | | | |
| 14. Advance | 87,596 | | .119,290 | | | .87,596 | | | | | | |
| 15. Line 13.4 - Line 14 | 3,841,683 | | .119,290 | | | 3,722,393 | | | | | | |
| 16. Collected during year: | | | | | | | | | | | | |
| 16.1 Direct | 22,145,834 | | .11,881,390 | | | .10,264,444 | | | | | | |
| 16.2 Reinsurance assumed | | | | | | | | | | | | |
| 16.3 Reinsurance ceded | | | | | | | | | | | | |
| 16.4 Net | 10,614,522 | | .350,078 | | | .10,264,444 | | | | | | |
| 17. Line 15 + Line 16.4 | 14,456,205 | | .469,368 | | | .13,986,837 | | | | | | |
| 18. Prior year (uncollected + deferred and accrued - advance) | 3,998,656 | | .126,233 | | | .3,872,423 | | | | | | |
| 19. Renewal premiums and considerations: | | | | | | | | | | | | |
| 19.1 Direct | 21,394,023 | | .11,279,610 | | | .10,114,414 | | | | | | |
| 19.2 Reinsurance assumed | | | | | | | | | | | | |
| 19.3 Reinsurance ceded | | | | | | | | | | | | |
| 19.4 Net (Line 17 - Line 18) | 10,457,549 | | .343,135 | | | .10,114,414 | | | | | | |
| TOTAL | | | | | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | | | | | |
| 20.1 Direct | 52,587,738 | | 12,516,822 | | | .40,070,915 | | | | | | |
| 20.2 Reinsurance assumed | | | | | | | | | | | | |
| 20.3 Reinsurance ceded | | | | | | | | | | | | |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4) | 41,651,263 | | 1,580,348 | | | .40,070,915 | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

| | 1 Total | 2 Industrial Life | Ordinary | | 5 Credit Life (Group and Individual) | Insurance | | Accident and Health | | | 11 Aggregate of All Other Lines of Business | 12 Fraternal (Fraternal Benefit Societies Only) |
|--|------------|----------------------|---------------------|---------------------------|---|---------------------|----------------|---------------------|------------------------------------|-------------|--|--|
| | | | 3 Life Insurance | 4 Individual Annuities | | 6 Life Insurance | 7 Annuities | 8 Group | 9 Credit (Group and Individual) | 10 Other | | |
| POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS 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 | 2,157,449 | | | 2,157,449 | | | | | | | | |
| 23.2 Reinsurance assumed | | | | | | | | | | | | |
| 23.3 Net ceded less assumed | 2,157,449 | | | 2,157,449 | | | | | | | | |
| 24. Single: | | | | | | | | | | | | |
| 24.1 Reinsurance ceded | | | | | | | | | | | | |
| 24.2 Reinsurance assumed | | | | | | | | | | | | |
| 24.3 Net ceded less assumed | | | | | | | | | | | | |
| 25. Renewal: | | | | | | | | | | | | |
| 25.1 Reinsurance ceded | | | | | | | | | | | | |
| 25.2 Reinsurance assumed | | | | | | | | | | | | |
| 25.3 Net ceded less assumed | | | | | | | | | | | | |
| 26. Totals: | | | | | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6) | 2,157,449 | | | 2,157,449 | | | | | | | | |
| 26.2 Reinsurance assumed (Page 6, Line 22) | | | | | | | | | | | | |
| 26.3 Net ceded less assumed | 2,157,449 | | | 2,157,449 | | | | | | | | |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | | | | | |
| 27. First year (other than single) | 1,772,630 | | | 46,306 | | | 1,726,324 | | | | | |
| 28. Single | 3,970,846 | | | 140,063 | | | 3,830,782 | | | | | |
| 29. Renewal | 1,966,947 | | | 1,803,812 | | | 163,135 | | | | | |
| 30. Deposit-type contract funds | 279,022 | | | | | | | | | | 279,022 | |
| 31. Totals (to agree with Page 6, Line 21) | 7,989,444 | | | 1,990,181 | | | 5,720,241 | | | | | 279,022 |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

| | Insurance | | | 5 | 6 | 7 | |
|--|-----------|-----------------------|----------------|-----|---------|-------------------|--|
| | 1 Life | Accident and Health | | | 6 | 7 | |
| | | 2 Cost Containment | 3 All Other | | | | |
| 1. Rent | 111,680 | | | | | 111,680 | |
| 2. Salaries and wages | 2,165,387 | | | | | 2,165,387 | |
| 3.11 Contributions for benefit plans for employees | 229,947 | | | | | 229,947 | |
| 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 | 12,803 | | | | | 12,803 | |
| 3.32 Other agent welfare | 26,279 | | | | | 26,279 | |
| 4.1 Legal fees and expenses | 13,546 | | | | | 13,546 | |
| 4.2 Medical examination fees | 783 | | | | | 783 | |
| 4.3 Inspection report fees | 8,629 | | | | | 8,629 | |
| 4.4 Fees of public accountants and consulting actuaries | 190,329 | | | | | 190,329 | |
| 4.5 Expense of investigation and settlement of policy claims | | | | | | | |
| 5.1 Traveling expenses | 55,624 | | | | | 55,624 | |
| 5.2 Advertising | | | | | | | |
| 5.3 Postage, express, telegraph and telephone | 83,592 | | | | | 83,592 | |
| 5.4 Printing and stationery | 94,451 | | | | | 94,451 | |
| 5.5 Cost or depreciation of furniture and equipment | 6,703 | | | | | 6,703 | |
| 5.6 Rental of equipment | 6,083 | | | | | 6,083 | |
| 5.7 Cost or depreciation of EDP equipment and software | 488,269 | | | | | 488,269 | |
| 6.1 Books and periodicals | 373 | | | | | 373 | |
| 6.2 Bureau and association fees | 40,185 | | | | | 40,185 | |
| 6.3 Insurance, except on real estate | 27,397 | | | | | 27,397 | |
| 6.4 Miscellaneous losses | 2,002 | | | | | 2,002 | |
| 6.5 Collection and bank service charges | 60,564 | | | | | 60,564 | |
| 6.6 Sundry general expenses | 11,400 | | | | | 11,400 | |
| 6.7 Group service and administration fees | 3,208 | | | | | 3,208 | |
| 6.8 Reimbursements by uninsured plans | | | | | | | |
| 7.1 Agency expense allowance | | | | | | | |
| 7.2 Agents' balances charged off (less \$ recovered) | 9,010 | | | | | 9,010 | |
| 7.3 Agency conferences other than local meetings | 17,583 | | | | | 17,583 | |
| 8.1 Official publication (Fraternal Benefit Societies Only) | XXX | XXX | XXX | XXX | XXX | | |
| 8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) | XXX | XXX | XXX | XXX | XXX | | |
| 9.1 Real estate expenses | | | | | | | |
| 9.2 Investment expenses not included elsewhere | | | | | 469,219 | 469,219 | |
| 9.3 Aggregate write-ins for expenses | | | | | | | |
| 10. General expenses incurred | 3,665,827 | | | | 469,219 | (b) (a) 4,135,046 | |
| 11. General expenses unpaid Dec. 31, prior year | 305,246 | | | | 246,434 | 551,680 | |
| 12. General expenses unpaid Dec. 31, current year | 466,944 | | | | 214,553 | 681,498 | |
| 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) | 3,504,128 | | | | 501,100 | 4,005,228 | |
| 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.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$
 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

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

| | Insurance | | | 4 | 5 | 6 |
|---|-----------|--------------------------|----------------------------------|---|---|-----------|
| | 1 Life | 2 Accident and Health | 3 All Other Lines of Business | | | |
| 1. Real estate taxes | | | | | | |
| 2. State insurance department licenses and fees | 251,252 | | | | | 251,252 |
| 3. State taxes on premiums | 975,547 | | | | | 975,547 |
| 4. Other state taxes, including \$ for employee benefits | (288) | | | | | (288) |
| 5. U.S. Social Security taxes | 126,737 | | | | | 126,737 |
| 6. All other taxes | | | | | | |
| 7. Taxes, licenses and fees incurred | 1,353,247 | | | | | 1,353,247 |
| 8. Taxes, licenses and fees unpaid Dec. 31, prior year | 135,889 | | | | | 135,889 |
| 9. Taxes, licenses and fees unpaid Dec. 31, current year | 200,169 | | | | | 200,169 |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) | 1,288,968 | | | | | 1,288,968 |

EXHIBIT 4 - DIVIDENDS OR REFUNDS

| | 1 Life | 2 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 (not included in Line 3) | | |
| 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 Valuation Standard | 2 Total | 3 Industrial | 4 Ordinary | 5 Credit (Group and Individual) | 6 Group |
|--|-------------|-----------------|---------------|--|-------------|
| 0100001. 100% 1961 CSI ALB 3.50% NL IPC | 2,407,579 | 2,407,579 | | | |
| 0100002. 100% 1961 CSI ALB 4.00% NL IPC | 1,758,563 | 1,758,563 | | | |
| 0100003. 100% 1980 CET ALB 3.50% NL IPC | 284,225 | | 74,429 | | 209,797 |
| 0100004. 100% 1980 CET ALB 4.00% NL IPC | 7,020 | | | | 7,020 |
| 0100005. 100% 1980 CET ALB 4.50% NL IPC | 22,669 | | 21,220 | | 1,449 |
| 0100006. 100% 1980 CSO ALB 3.50% CRVM CNF | 15,837,531 | | 452,873 | | 15,384,659 |
| 0100007. 100% 1980 CSO ALB 3.50% NL IPC | 113,125,878 | | 7,305,774 | | 105,820,104 |
| 0100008. 100% 1980 CSO ALB 4.00% CRVM CNF | 24,486,640 | | 23,700,850 | | 785,790 |
| 0100009. 100% 1980 CSO ALB 4.00% NL IPC | 23,474,467 | | 3,761,996 | | 19,712,472 |
| 0100010. 100% 1980 CSO ALB 4.50% CRVM CNF | 27,454,600 | | 27,454,600 | | |
| 0100011. 100% 1980 CSO ALB 4.50% NL IPC | 5,829,103 | | 2,288,668 | | 3,540,435 |
| 0100012. 100% 2001 CSO ALB 3.50% CRVM CNF | 150,881 | | 7,481 | | 143,400 |
| 0100013. 100% 2001 CSO ALB 3.50% NL IPC | 32,494,720 | | 1,129,443 | | 31,365,277 |
| 0100014. 100% 2001 CSO ALB 4.00% CRVM CNF | 1,224,011 | | | | 1,224,011 |
| 0100015. 100% 2001 CSO ALB 4.00% NL IPC | 11,368,792 | | 3,721,562 | | 7,647,230 |
| 0100016. 125% 2001 CSO ALB 4.00% CRVM CNF | 402,563 | | 6,715 | | 395,849 |
| 0100017. 125% 2001 CSO ALB 4.00% NL IPC | 36,720,307 | | 8,218,368 | | 28,501,939 |
| 0100018. 100% 2001 CSO ALB 4.00% M NS CRVM CNF | 8,672 | | 1,346 | | 7,326 |
| 0100019. 100% 2001 CSO ALB 3.50% M NS CRVM CNF | 21,328 | | 627 | | 20,701 |
| 0100020. 58 CET 3% NLP ALB | 17,070 | | 17,070 | | |
| 0100021. 58 CET 3% NLP ANB | 503,945 | | 503,945 | | |
| 0100022. 58 CET 3.5% NLP ALB | 332,612 | | 332,612 | | |
| 0100023. 58 CSO 3% CRVM ALB | 1,797 | | 1,797 | | |
| 0100024. 58 CSO 3% CRVM ANB | 290,520 | | 290,520 | | |
| 0100025. 58 CSO 3% NLP ALB | 4,065 | | 4,065 | | |
| 0100026. 58 CSO 3.5% CRVM ALB | 1,049,431 | | 1,049,431 | | |
| 0100027. 80 CET 5% NLP ALB | 31,287 | | 31,287 | | |
| 0100028. 80 CSO 4.5% CRVM ALB | 315,803 | | 315,803 | | |
| 0100029. 80 CSO 4.5% CRVM ANB | 2,392 | | 2,392 | | |
| 0100030. 80 CSO 5% CRVM ALB | 400,963 | | 400,963 | | |
| 0100031. 125% 2001 CSO ALB 4% NS CRVM CNF | 9,105,684 | | 9,105,684 | | |
| 0100032. 125% 2001 CSO ALB 4% SM CRVM CNF | 2,711,481 | | 2,711,481 | | |
| 0100033. 140% 2001 CSO ALB 4% NS CRVM CNF | 1,825,882 | | 1,825,882 | | |
| 0100034. 2001 CSO ALB 4% NS CRVM CNF | 10,444,431 | | 10,444,431 | | |
| 0100035. 250% 2001 CSO ALB 4% NS CRVM CNF | 1,465,645 | | 1,465,645 | | |
| 0100036. 250% 2001 CSO ALB 4% SM CRVM CNF | 260,324 | | 260,324 | | |
| 0199997. Totals (Gross) | 325,842,881 | 4,166,142 | 106,909,282 | | 214,767,457 |
| 0199998. Reinsurance ceded | 79,868,177 | | 79,868,177 | | |
| 0199999. Life Insurance: Totals (Net) | 245,974,704 | 4,166,142 | 27,041,105 | | 214,767,457 |
| 0299998. Reinsurance ceded | | XXX | | XXX | |
| 0299999. Annuities: Totals (Net) | | XXX | | XXX | |
| 0399998. Reinsurance ceded | | | | | |
| 0399999. SCWLC: Totals (Net) | | | | | |
| 0400001. 1959 ADB 4% CNF | 342,714 | | 342,714 | | |
| 0400002. 1959 ADB 4.5% CNF | 81,903 | | 81,903 | | |
| 0499997. Totals (Gross) | 424,617 | | 424,617 | | |
| 0499998. Reinsurance ceded | 424,617 | | 424,617 | | |
| 0499999. Accidental Death Benefits: Totals (Net) | | | | | |
| 0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF | 112,819 | | 112,819 | | |
| 0500002. 1991 LTC NH 1980 CSO ALB 4% CNF | 98,044 | | 98,044 | | |
| 0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF | 323,717 | | 323,717 | | |
| 0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF | 43,013 | | 43,013 | | |
| 0599997. Totals (Gross) | 577,593 | | 577,593 | | |
| 0599998. Reinsurance ceded | 577,593 | | 577,593 | | |
| 0599999. Disability-Active Lives: Totals (Net) | | | | | |
| 0600001. 1952 PER 2 1958 CSO 2.5% | 136,462 | | 136,462 | | |
| 0699997. Totals (Gross) | 136,462 | | 136,462 | | |
| 0699998. Reinsurance ceded | 136,462 | | 136,462 | | |
| 0699999. Disability-Disabled Lives: Totals (Net) | | | | | |
| 0700001. DEFICIENCY RESERVES | 98,476 | | 98,476 | | |
| 0799997. Totals (Gross) | 98,476 | | 98,476 | | |
| 0799998. Reinsurance ceded | 98,476 | | 98,476 | | |
| 0799999. Miscellaneous Reserves: Totals (Net) | | | | | |
| 9999999. Totals (Net) - Page 3, Line 1 | 245,974,704 | 4,166,142 | 27,041,105 | | 214,767,457 |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]
 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 [X]
 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 [X] 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 [X]
 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 [X]
 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 [X]
 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 [X]
 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 [X]
 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

| | 1 Total | 2 Guaranteed Interest Contracts | 3 Annuities Certain | 4 Supplemental Contracts | 5 Dividend Accumulations or Refunds | 6 Premium and Other Deposit Funds |
|--|--------------|---------------------------------------|------------------------|--------------------------------|--|--|
| 1. Balance at the beginning of the year before reinsurance | 2,170,238 | | | 40,136 | | 2,130,102 |
| 2. Deposits received during the year | 45,982,404 | | | | | 45,982,404 |
| 3. Investment earnings credited to the account | 1,421 | | | 1,421 | | |
| 4. Other net change in reserves | (180,424) | | | | | (180,424) |
| 5. Fees and other charges assessed | | | | | | |
| 6. Surrender charges | | | | | | |
| 7. Net surrender or withdrawal payments | 20,457,727 | | | 5,041 | | 20,452,686 |
| 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) | 27,515,912 | | | 36,516 | | 27,479,396 |
| 10. Reinsurance balance at the beginning of the year | (1,929,602) | | | (40,136) | | (1,889,466) |
| 11. Net change in reinsurance assumed | | | | | | |
| 12. Net change in reinsurance ceded | 22,267,966 | | | (3,620) | | 22,271,586 |
| 13. Reinsurance balance at the end of the year (Lines 10+11-12) | (24,197,568) | | | (36,516) | | (24,161,052) |
| 14. Net balance at the end of current year after reinsurance (Lines 9 + 13) | 3,318,344 | | | | | 3,318,344 |

ANNUAL STATEMENT FOR THE YEAR 2019 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 Total | 2 Industrial Life | Ordinary | | | 6 Credit Life (Group and Individual) | Group | | Accident and Health | | |
|--------------------------------|--------------------------------|----------------------|---------------------|---------------------------|------------------------------|---|---------------------|----------------|---------------------|-------------------------------------|-------------|
| | | | 3 Life Insurance | 4 Individual Annuities | 5 Supplementary Contracts | | 7 Life Insurance | 8 Annuities | 9 Group | 10 Credit (Group and Individual) | 11 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 | 3,310,598 | | 1,684,037 | | | | 1,626,561 | | | |
| | 2.22 Reinsurance assumed | 875 | 875 | | | | | | | | |
| | 2.23 Reinsurance ceded | 1,493,482 | | 1,493,482 | | | | | | | |
| | 2.24 Net | 1,817,991 | 875 | (b) | 190,555 | (b) | (b) | (b) | 1,626,561 | (b) | (b) |
| 3. Incurred but unreported: | | | | | | | | | | | |
| 3.1 Direct | 625,052 | | | 395,052 | | | | 230,000 | | | |
| 3.2 Reinsurance assumed | 6,000 | 6,000 | | | | | | | | | |
| 3.3 Reinsurance ceded | 353,052 | | | 353,052 | | | | | | | |
| 3.4 Net | 278,000 | 6,000 | (b) | 42,000 | (b) | | (b) | (b) | 230,000 | (b) | (b) |
| 4. TOTALS | 4.1 Direct | 3,935,650 | | 2,079,089 | | | | 1,856,561 | | | |
| | 4.2 Reinsurance assumed | 6,875 | 6,875 | | | | | | | | |
| | 4.3 Reinsurance ceded | 1,846,534 | | 1,846,534 | | | | | | | |
| | 4.4 Net | 2,095,991 | (a) | 6,875 | (a) | 232,555 | | (a) | 1,856,561 | | |

(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 2019 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 | 38,354,431 | | 14,126,944 | | | | 24,227,487 | | | | |
| 1.2 Reinsurance assumed | 350,152 | 350,152 | | | | | | | | | |
| 1.3 Reinsurance ceded | 11,055,189 | | 11,055,189 | | | | | | | | |
| 1.4 Net | (d) 27,649,395 | 350,152 | 3,071,755 | | | | 24,227,487 | | | | |
| 2. Liability December 31, current year from Part 1: | | | | | | | | | | | |
| 2.1 Direct | 3,935,650 | | 2,079,089 | | | | 1,856,561 | | | | |
| 2.2 Reinsurance assumed | 6,875 | 6,875 | | | | | | | | | |
| 2.3 Reinsurance ceded | 1,846,534 | | 1,846,534 | | | | | | | | |
| 2.4 Net | 2,095,991 | 6,875 | 232,555 | | | | 1,856,561 | | | | |
| 3. Amounts recoverable from reinsurers December 31, current year | | | | | | | | | | | |
| 4. Liability December 31, prior year: | | | | | | | | | | | |
| 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 | 7,000 | 242,735 | | | | 1,774,808 | | | | |
| 5. Amounts recoverable from reinsurers December 31, prior year | | | | | | | | | | | |
| 6. Incurred Benefits | | | | | | | | | | | |
| 6.1 Direct | 38,893,392 | | 14,584,152 | | | | 24,309,240 | | | | |
| 6.2 Reinsurance assumed | 350,027 | 350,027 | | | | | | | | | |
| 6.3 Reinsurance ceded | 11,522,577 | | 11,522,577 | | | | | | | | |
| 6.4 Net | 27,720,842 | 350,027 | 3,061,575 | | | | 24,309,240 | | | | |

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

| | 1 Current Year Total Nonadmitted Assets | 2 Prior Year Total Nonadmitted Assets | 3 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 | 194,928 | | (194,928) |
| 18.2 Net deferred tax asset | 194,928 | | (194,928) |
| 19. Guaranty funds receivable or on deposit | | | |
| 20. Electronic data processing equipment and software | 111,923 | 102,090 | (9,833) |
| 21. Furniture and equipment, including health care delivery assets | 14,337 | 20,875 | 6,538 |
| 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 | 366,295 | 384,040 | 17,745 |
| 25. Aggregate write-ins for other than invested assets | 45,398 | 3,569 | (41,829) |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 732,881 | 510,574 | (222,307) |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | |
| 28. Total (Lines 26 and 27) | 732,881 | 510,574 | (222,307) |
| 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 | 45,268 | 3,439 | (41,829) |
| 2503. | | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 45,398 | 3,569 | (41,829) |

ANNUAL STATEMENT FOR THE YEAR 2019 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 # | 2019 | 2018 |
|--|--------|----------|------------|---------------|---------------|
| Unity Financial Life Insurance Company State Basis (Page 4, Line 35, Columns 1&2) | XXX | XXX | XXX | \$ 1,610,661 | \$ 1,454,119 |
| State Prescribed Practices that increase/decrease SAP | | | | 0 | 0 |
| State Permitted Practices that increase/decrease SAP | | | | 0 | 0 |
| NAIC SAP | XXX | XXX | XXX | \$ 1,610,661 | \$ 1,454,119 |
| SURPLUS | SSAP # | F/S Page | F/S Line # | 2019 | 2018 |
| Unity Financial Life Insurance Company State Basis (Page 3, Line 38, Columns 1&2) | XXX | XXX | XXX | \$ 16,952,897 | \$ 15,941,504 |
| State Prescribed Practices that increase/decrease SAP | | | | 0 | 0 |
| State Permitted Practices that increase/decrease SAP | | | | 0 | 0 |
| NAIC SAP | XXX | XXX | XXX | \$ 16,952,897 | \$ 15,941,504 |

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:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- (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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- (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 | \$ 29,600 |
| 2. 12 months or Longer | \$ 31,500 |
- b. The aggregate related fair value of securities with unrealized losses:

| | |
|------------------------|--------------|
| 1. Less than 12 months | \$ 4,989,000 |
| 2. 12 months or Longer | \$ 1,176,000 |

- (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, 2019.

- 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
- 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 | 1,430,600 | 1,206,800 | 223,800 |
| j. on deposit with states | 4,136,867 | 4,136,782 | 85 |
| I. Pledged to FHLB | 44,772,432 | 45,980,360 | -1,207,928 |

- M. Working Capital Finance Investments – Not Applicable.
- N. Offsetting & Netting of Assets and Liabilities – Not Applicable.
- O. 5* Securities – Not Applicable.
- P. Short Sales – Not Applicable.
- Q. Prepayment Penalty and Acceleration Fees – In 2019 there was 3 CUSIP sold that generated \$114,922 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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, 2019.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

| | 2019 | | | 2018 | | | 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 | 4,201,153 | | 4,201,153 | 4,338,288 | | 4,338,288 | -137,135 | | -137,135 |
| b. Statutory valuation allowance adjustment | | | | | | | | | |
| c. Adjusted gross deferred tax assets (1a-1b) | 4,201,153 | | 4,201,153 | 4,338,288 | | 4,338,288 | -137,135 | | -137,135 |
| d. Deferred tax assets nonadmitted | -194,928 | | -194,928 | 0 | | 0 | -194,929 | | -194,929 |
| e. Subtotal net admitted deferred tax asset (1c-1d) | 4,006,225 | | 4,006,225 | 4,338,288 | | 4,338,288 | -332,064 | | -332,064 |
| f. Deferred tax liabilities | 2,074,138 | | 2,074,138 | 2,544,847 | | 2,544,847 | 470,709 | | 470,709 |
| g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f) | 1,932,087 | | 1,932,087 | 1,793,441 | | 1,793,441 | 138,645 | | 138,645 |

2. Admission Calculation Components

| | 2019 | | | 2018 | | | 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: | | | | | | | | | |
| 1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date | 1.932.087 | | 1,932,087 | 1,695,260 | 350,000 | 2,045,260 | 236,827 | (350,000) | (113,173) |
| 2. Adjusted gross deferred tax assets allowed per limitation threshold | 1.407.087 | | 1,932,087 | 1,695,260 | 350,000 | 2,045,260 | | | |
| 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 | XXX | XXX | 2,265,837 | XXX | XXX | | XXX | XXX | 2,265,837 |
| d. Deferred tax assets admitted as the result of application of SSAP 2. | 2.074.138 | | 2,074,138 | 3,988,288 | 350,000 | 4,338,288 | 470,709 | | 470,709 |
| Total (2(a)+2(b)+2(c)) | 4.006.225 | | 4,006,225 | 1,443,441 | 350,000 | 1,793,441 | 488,646 | (350,000) | 138,646 |

3. Other Admissibility Criteria

| | | 2019 | 2018 |
|----|--|------------|------------|
| 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 | 15,105,580 | 13,790,806 |

4. Impact of Tax Planning Strategies

| | 2019 | | 2018 | | 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 | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

| | | | | | | |
|---|-----------|---|-----------|---|-----------|---|
| tax character as a percentage. | | | | | | |
| 1 Adjusted Gross DTAs amount from Note 9A1(c) | 4,201,153 | | 4,338,288 | | (137,135) | |
| 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) | 4,006,225 | | 4,338,288 | | (332,064) | |
| 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 2019 | 2 2018 | 3 (Col 1-2) Change |
|---|-----------|-----------|--------------------------|
| a. Federal | 791,484 | (125,320) | 916,804 |
| b. Foreign | | | |
| c. Subtotal | 791,484 | (125,320) | 916,804 |
| d. Federal income tax on net capital gains | 272,608 | (102,476) | 375,084 |
| e. Utilization of capital loss carry-forwards | | | |
| f. Other | (5,325) | | (5,325) |
| g. Federal and Foreign income taxes incurred | 1,058,767 | (227,796) | 1,286,563 |

2. Deferred Tax Assets

| | 1 2019 | 2 2018 | 3 (Col 1-2) Change |
|--|-----------|-----------|--------------------------|
| a. Ordinary: | | | |
| 1. Discounting of unpaid losses | 2,823,813 | 2,758,947 | 64,866 |
| 2. Unearned premium reserve | | | |
| 3. Policyholder reserves | 17,162 | 25,743 | (8,581) |
| 4. Investments | | | |
| 5. Deferred acquisition costs | 53,340 | 30,450 | 22,890 |
| 6. Policyholder dividends accrual | | | |
| 7. Fixed assets | 109,863 | 107,221 | 2,643 |
| 8. Compensation and benefits accrual | | | |
| 9. Pension accrual | 160,401 | 160,401 | (160,401) |
| 10. Receivables – non-admitted | 1,196,974 | 1,255,526 | (58,552) |
| 11. Net operating loss carry-forward | | | |
| 12. Tax credit carry-forward | 4,201,153 | 4,338,288 | (137,135) |
| 13. Other (including items <5% of total ordinary tax assets) | | | |
| 99. Subtotal | (194,928) | 1 | (194,929) |
| b. Statutory valuation allowance adjustment | | | |
| c. Non-admitted | | | |
| d. Admitted ordinary deferred tax assets (2a99-2b-2c) | 4,006,225 | 4,338,289 | (332,064) |
| 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 | | | |
| f. Statutory valuation allowance adjustment | | | |
| g. Non-admitted | | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

| | 1 2019 | 2 2018 | 3 (Col 1-2) Change |
|--|-----------|-----------|--------------------------|
| h. Admitted capital deferred tax assets (2e99-2f-2g) | | | |
| i. Admitted deferred tax assets (2d+2h) | 4,006,225 | 4,338,289 | (332,064) |

3. Deferred Tax Liabilities

| | 1 2019 | 2 2018 | 3 (Col 1-2) Change |
|---|-------------|-------------|--------------------------|
| a. Ordinary: | | | |
| 1. Investments | (91,282) | (305,414) | 214,133 |
| 2. Fixed assets | (31,757) | (30,738) | (1,020) |
| 3. Deferred and uncollected premium | | | |
| 4. Discounting of unpaid losses and LAE | (1,342,185) | (2,208,695) | 257,596 |
| 5. Other (including items <5% of total ordinary tax assets) | (608,914) | | |
| 99. Subtotal | (2,074,138) | (2,544,847) | 470,709 |
| 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) | (2,074,138) | (2,544,847) | 470,709 |

4. Net Deferred Tax Assets

| | | | |
|-----------------------------------|-----------|-----------|---------|
| Net Deferred Tax Assets (2i – 3c) | 1,932,087 | 1,793,441 | 138,645 |
|-----------------------------------|-----------|-----------|---------|

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, 2019 | December 31, 2018 | Change |
|---|----------------------|----------------------|-----------|
| Total deferred tax assets | 4,201,153 | 4,338,288 | (137,135) |
| Total deferred tax liabilities | (2,074,138) | (2,544,847) | 470,709 |
| Net deferred tax assets/liabilities | 2,127,014 | 1,793,441 | 333,574 |
| Statutory valuation allowance adjustment (*see explanation below) | 0 | 0 | 0 |
| Net deferred tax assets/liabilities after SVA | 2,127,014 | 1,793,441 | 333,574 |
| Tax effect of unrealized gains/(losses) | 0 | 0 | 0 |
| Change in net deferred income tax [(charge)/benefit] | 2,127,014 | 1,793,441 | 333,574 |

*Statutory valuation allowance

N/A

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

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

| | 2019 | |
|--|----------------|------------------------|
| | Tax Effect | Effective Tax Rate (%) |
| Permanent Differences: | | |
| Provision computed at statutory rate | 561,700 | 21.0 |
| Capital Gains Transferred to IMR | | |
| Amortization of interest maintenance reserve | (32,156) | |
| Small company deduction | | |
| Tax-exempt interest | | |
| Dividends-received deduction | | |
| Corporate owned life insurance | | |
| Disallowing travel and entertainment | | |
| Lobbying expenses disallowed | | |
| Other permanent differences | | |
| Temporary Differences: | | |
| Total ordinary DTAs | 216,877 | |
| Total ordinary DTLs | | |
| Total capital DTAs | | |
| Total capital DTLs | | |
| Other: | | |
| Change in Enacted Tax Rates | | |
| AMT credit | | |
| Accrual adjustment | | |
| Other | (21,228) | |
| Totals | 725,193 | 28.31 |
| Federal and foreign income taxes incurred | 786,158 | |
| Realized capital gains (losses) tax | 272,608 | |
| Change in net deferred income taxes | (333,574) | |
| Total statutory income taxes | 725,193 | 27.11 |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

At December 31, 2019, the Company had net operating loss carryforwards expiring through the year 20XX of: \$0
At December 31, 2019, the Company had capital loss carryforwards expiring through the year 20XX of: \$0

The following is income tax expense for 2017, 2018, and 2019 that is available for recoupment in the event of future net losses:

| Year | Ordinary | Capital | Total |
|-------|----------------|-----------------|----------------|
| 2017 | N/A | 41,613 | 41,613 |
| 2018 | 0 | (102,476) | (102,476) |
| 2019 | 791,484 | 0 | 791,484 |
| Total | <u>791,484</u> | <u>(60,863)</u> | <u>730,621</u> |

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 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) | \$ 173,661 |

(2). Beginning Balance of AMT Credit Carryforward

\$ 173,661

(3). Amounts Recovered

\$ 173,661

(4). Adjustments

\$ -

(5). Ending Balance of AMT Credit Carryforward

\$ -

(6). Reduction for Sequestration

NONE

(7). Nonadmitted by Reporting Entity

\$ -

(8). Reporting Entity Ending Balance

\$ -

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 \$xxx in the consolidated financial statements at December 31, 2018. This results in a final deferred tax asset and offsetting deferred tax liability of \$NONE 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, 2019 \$9,939 was reported as amounts due from Unity Funding Company.

E-O – 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 \$123,000,000, 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 14,306 shares or \$1,430,600 of membership/activity stock at December 31, 2019.
- b. The Company has no membership stock eligible for redemption.

(3) Collateral Pledged to FHLB

- a. As of December 31, 2019 the Company has pledged bonds with face value of \$47.6M and fair value of \$49.7M and a book adjusted carry value of \$44.8M as collateral to FHLB.

(4) Borrowing from FHLB

- a. As of December 31, 2019 the Company has received funding advances from FHLB totaling \$46,319,000.

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 \$104,071 and \$81,930 for the years ended December 31, 2019 and 2018, respectively.

F. Multiemployer Plan – Not Applicable.

G. Consolidated/Holding Company Plans – Not Applicable.

H. Postemployment Benefits and Compensated Absences – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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 2020 is approximately \$1,695,000.
- (4) Ordinary dividends in the amount of \$592,000 were paid in 2019. Ordinary dividends in the amount of \$506,000 were paid in 2018.
- (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, 2019.
- (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, 2019.
- (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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(1) The company leases office space in Cincinnati, OH that will expire in July 2025. Past rental expenses for 2019 and 2018 were \$111,700 and \$101,800 respectively.

(2) At December 31, 2019, the rental commitments for the above lease are as follows:

| | |
|------|---------|
| 2020 | 123,000 |
| 2021 | 126,000 |
| 2022 | 130,000 |
| 2023 | 133,000 |
| 2024 | 136,000 |

(3) The Company has not engaged in any sale-leaseback transactions in 2019 and 2018.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- (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

- (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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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 \$2,601,704 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

| | | |
|--|------------|------|
| (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 | 27,479,396 | 100% |
| C. Total (gross) | 27,749,396 | 100% |
| D. Reinsurance ceded | 24,161,052 | |
| E. Total (net) * | 3,318,343 | |

*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 | 3,318,343 |
| (4) Subtotal | 3,318,343 |

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

| | | General Account | |
|--|---------------|-----------------|-------------|
| | Account Value | Cash Value | Reserve |
| A. Subject to discretionary withdrawal, surrender values, or policy loans: | | | |
| (1) Term Policies with Cash Value | | | |
| (2) Universal Life | | | |
| (3) Universal Life with Secondary Guarantees | | | |
| (4) Indexed Universal Life | | | |
| (5) Indexed Universal Life with Secondary Guarantees | | | |
| (6) Indexed Life | | | |
| (7) Other Permanent Cash Value Life Insurance | N/A | 215,727,642 | 245,944,704 |
| (8) Variable Life | | | |
| (9) Variable Universal Life | | | |
| (10) Miscellaneous Reserves | | | |
| B. | | | |
| Not subject to discretionary withdrawal or no cash values: | | | |
| (1) Term Policies without Cash Value | | | 30,000 |
| (2) Accidental Death Benefits | | | |
| (3) Disability - Active Lives | | | |
| (4) Disability - Disabled Lives | | | |
| (5) Miscellaneous Reserve | | | |
| C. Total (gross: direct + assumed) | | N/A | 215,727,642 |
| D. Reinsurance Ceded | | | 245,974,704 |
| E. Total (net) (C) - (D) | | N/A | 215,727,642 |
| | | | 245,974,704 |
| F. Amount | | | |
| Life & Accident & Health Annual Statement: | | | |
| (1) Exhibit 5, Life Insurance Section, Total (net) | | | 245,974,704 |
| (2) Exhibit 5, Accidental Death Benefits Section, Total (net) | | | |
| (3) Exhibit 5, Disability - Active Lives Section, Total (net) | | | |
| (4) Exhibit 5, Disability - Disabled Lives Section, Total (net) | | | |
| (5) Exhibit 5, Miscellaneous Reserves Section, Total (net) | | | |
| (6) Subtotal | | | 245,974,704 |
| Separate Accounts Annual Statement: | | | |
| (7) Exhibit 3, Line 0199999, Column 2 | | | |
| (8) Exhibit 3, Line 0499999, Column 2 | | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

| | | |
|------|-----------------------------------|-------------|
| (9) | Exhibit 3, Line 0599999, Column 2 | |
| (10) | Subtotal (Lines (7) through (9)) | - |
| (11) | Combined Total ((6) and (10)) | 245,974,704 |

34. Premiums and Annuity Considerations Deferred and Uncollected

a. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019 were as follows:

| | Gross | Net of Loading |
|--------------------------|-----------|----------------|
| 2. Ordinary - First Year | 29,561 | 11,071 |
| 3. Ordinary - Renewal | 119,290 | 64,504 |
| 5. Group Life | 5,078,202 | 2,824,016 |
| Total | 5,227,053 | 2,899,591 |

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
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? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

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). 09/13/2018

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? Yes [X] No []
 4.12 renewals? 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? Yes [] No [X]
 4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.

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 |
|------------------|---------------------|
|------------------|---------------------|

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
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 Affiliate Name | 2 Location (City, State) | 3 FRB | 4 OCC | 5 FDIC | 6 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, Ohio 45202

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 and Ellis, Inc
 PO 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 2019 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 Issuing or Confirming Bank Name | 3 Circumstances That Can Trigger the Letter of Credit | 4 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 2019 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 [X] 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 | \$ 1,430,600 |
| 25.28 On deposit with states | \$ 4,036,865 |
| 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 | \$ 44,772,432 |
| 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 [X]

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.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

| | |
|--|----------------|
| 26.41 Special accounting provision of SSAP No. 108 | Yes [] No [] |
| 26.42 Permitted accounting practice | Yes [] No [] |
| 26.43 Other accounting guidance | Yes [] No [] |

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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 [X]

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 [X] 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 280 East Fourth Street Suite 600 Cincinnati, Ohio 45202 |
| Federal Home Loan Bank ..... | ..... |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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 [X]

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

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

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 |
|--|------------------|
| Loomis Sayles & Company | U..... |
| Asset Allocation and Management, LLC | U..... |
| Good Hill Partners, LP | U..... |
| Securian AM Privates | 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 invested 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 invested assets?..... Yes [] No [X]

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 |
|--|---|------------------------------------|----------------------|---|
| 15130 | Good Hill Partners, LP ..... | ..... | SEC | DS..... |
| 109875 | Asset Allocation & Management Company LLC | 549300DSCHEIV5W3U963 | SEC | DS..... |
| 105377 | Loomis Sayles ..... | ..... | 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 |
|---|--|---|---------------------------|
| | | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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 | 309,869,529 | 329,852,547 | 19,983,018 |
| 30.2 Preferred stocks | | | |
| 30.3 Totals | 309,869,529 | 329,852,547 | 19,983,018 |

30.4 Describe the sources or methods utilized in determining the fair values:

NAIC AVS Pricing
Investment Manager Reporting

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:

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]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 40,185

36.2 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 | 23,035 |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$15,088

37.2 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 |
|-----------------------------|------------------|
| FARNSWORTH ASSOCIATES | 3,896 |
| MCGLINCHY STAFFORD | 8,010 |

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

38.2 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 |
|-----------|------------------|
| | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

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 | 41,651,263 | 43,059,302 |
| 2.3 Premium Ratio (2.1/2.2) | 0.000 | 0.000 |
| 2.4 Reserve Numerator | ..... |  |
| 2.5 Reserve Denominator | 248,070,695 | 236,499,144 |
| 2.6 Reserve Ratio (2.4/2.5) | 0.000 | 0.000 |

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

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 [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

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. 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:

4.1 Amount of loss reserves established by these annuities during the current year: \$

4.2 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 | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

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

5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

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

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

6.2 If the answer to 6.1 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 |
| | | | | | | |

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

| | |
|--|------------|
| 7.1 Direct Premium Written \$ | 13,130,538 |
| 7.2 Total Incurred Claims \$ | 14,126,944 |
| 7.3 Number of Covered Lives \$ | 38,673 |

| |
|---|
| *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 guarantee) |
| Universal Life (with or without secondary guarantee) |
| Variable Universal Life (with or without secondary guarantee) |

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

8.1 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 []

Life, Accident and Health Companies Only:

9.1 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 [X] No []

9.2 Net reimbursement of such expenses between reporting entities:

| | |
|------------------------------|--------|
| 9.21 Paid ..... \$ ..... | ..... |
| 9.22 Received \$ | 53,427 |

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

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

| | |
|-------------------------------------|-------|
| 10.21 Page 3, Line 1 ..... \$ ..... | ..... |
| 10.22 Page 4, Line 1 ..... \$ ..... | ..... |

11. For stock reporting entities only:

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

12. Total dividends paid stockholders since organization of the reporting entity:

| | |
|----------------------------|-------|
| 12.11 Cash ..... \$ ..... | ..... |
| 12.12 Stock ..... \$ ..... | ..... |

13.1 Does the reporting entity reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

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.

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

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

| 1 Reinsurance Assumed | 2 Reinsurance Ceded | 3 Net Retained |
|---|---------------------------|----------------------|
| 13.31 Earned premium | | |
| 13.32 Paid claims | | |
| 13.33 Claim liability and reserve (beginning of year) | | |
| 13.34 Claim liability and reserve (end of year) | | |
| 13.35 Incurred claims | | |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

| | Attachment Point | 1 Earned Premium | 2 Claim Liability and Reserve |
|-------|---------------------|---------------------|----------------------------------|
| 13.41 | <\$25,000 | ..... | ..... |
| 13.42 | \$25,000 - 99,999 | ..... | ..... |
| 13.43 | \$100,000 - 249,999 | ..... | ..... |
| 13.44 | \$250,000 - 999,999 | ..... | ..... |
| 13.45 | \$1,000,000 or more | ..... | ..... |

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No [X]

15. How often are meetings of the subordinate branches required to be held?

16. How are the subordinate branches represented in the supreme or governing body?

17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?

20. When and by whom are the officers and directors elected?

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

23. What is the minimum and maximum insurance that may be issued on any one life?

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No [X]

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No [X]

26.1 Are notices of the payments required sent to the members? Yes [] No [X] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year %
 27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No [X]

28.2 If so, what amount and for what purpose? \$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No [X]

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No [X]

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No [X]

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No [X]

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A [X]

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No [X]

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A [X]

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No [X]

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No [X]

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

| Date | Outstanding Lien Amount |
|-------|-------------------------|
| | |

ANNUAL STATEMENT FOR THE YEAR 2019 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 2019 | 2 2018 | 3 2017 | 4 2016 | 5 2015 |
|--|-------------|-------------|-------------|-------------|-------------|
| Life Insurance in Force | | | | | |
| (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) | 281,203 | 303,126 | 326,822 | 343,034 | 368,609 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) | 11,489 | 11,290 | 11,891 | 19,769 | 11,487 |
| 3. Credit life (Line 21, Col. 6) | | | | | |
| 4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) | 436,811 | 414,842 | 387,758 | 354,009 | 234,581 |
| 5. Industrial (Line 21, Col. 2) | 5,441 | 5,793 | 6,180 | 5,827 | 5,345 |
| 6. FEGLI/SGLI (Lines 43 & 44, Col. 4) | | | | | |
| 7. Total (Line 21, Col. 10) | 734,944 | 735,050 | 732,650 | 722,639 | 620,021 |
| 7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated | | | | XXX | XXX |
| New Business Issued | | | | | |
| (Exhibit of Life Insurance) | | | | | |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2) | 1,464 | 1,114 | 1,056 | 1,328 | 1,389 |
| 9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) | 400 | 430 | 404 | 430 | |
| 10. Credit life (Line 2, Col. 6) | | | | | |
| 11. Group (Line 2, Col. 9) | 51,096 | 55,168 | 60,848 | 64,382 | 45,817 |
| 12. Industrial (Line 2, Col. 2) | | | | | 786 |
| 13. Total (Line 2, Col. 10) | 52,960 | 56,712 | 62,308 | 66,139 | 47,992 |
| Premium Income - Lines of Business | | | | | |
| (Exhibit 1 - Part 1) | | | | | |
| 14. Industrial life (Line 20.4, Col. 2) | | | | | |
| 15.1 Ordinary-life insurance (Line 20.4, Col. 3) | 1,580,348 | 1,206,502 | 1,172,873 | 1,493,573 | 1,639,248 |
| 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) | 40,070,915 | 41,852,799 | 46,328,230 | 44,581,212 | 43,696,720 |
| 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 | 41,651,263 | 43,059,302 | 47,501,103 | 46,074,785 | 45,335,967 |
| Balance Sheet (Pages 2 & 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) | 323,880,659 | 301,723,881 | 268,788,204 | 227,033,957 | 207,938,142 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) | 306,927,763 | 285,782,380 | 253,627,247 | 213,731,716 | 195,550,500 |
| 23. Aggregate life reserves (Page 3, Line 1) | 245,974,704 | 234,474,601 | 222,346,762 | 206,204,100 | 188,986,451 |
| 23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 | | | | XXX | XXX |
| 24. Aggregate A & H reserves (Page 3, Line 2) | | | | | |
| 25. Deposit-type contract funds (Page 3, Line 3) | 3,318,344 | 240,636 | | | |
| 26. Asset valuation reserve (Page 3, Line 24.01) | 1,229,482 | 1,110,945 | 999,734 | 882,111 | .768,070 |
| 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) | 14,428,397 | 13,417,004 | 12,636,457 | 10,777,740 | 9,863,142 |
| Cash Flow (Page 5) | | | | | |
| 29. Net Cash from Operations (Line 11) | 15,642,694 | 13,377,635 | 18,074,770 | 19,134,721 | 17,329,647 |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital | 18,182,379 | 17,052,383 | 16,160,691 | 14,184,351 | 13,155,712 |
| 31. Authorized control level risk - based capital | 2,560,665 | 2,496,974 | 2,386,081 | 2,190,588 | 2,334,677 |
| 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) | 98.0 | 98.4 | 97.6 | 99.4 | 99.1 |
| 33. Stocks (Lines 2.1 and 2.2) | 0.5 | 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) | 1.5 | 1.1 | 2.0 | 0.5 | 0.9 |
| 37. Contract loans (Line 6) | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 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 |

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

| | 1 2019 | 2 2018 | 3 2017 | 4 2016 | 5 2015 |
|--|-------------|-------------|-------------|-------------|-------------|
| 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) | 732,881 | 510,574 | 866,433 | 2,900,363 | 3,177,876 |
| 53. Total admitted assets (Page 2, Line 28, Col. 3) | 323,880,659 | 301,723,881 | 268,788,204 | 227,033,957 | 207,938,142 |
| Investment Data | | | | | |
| 54. Net investment income (Exhibit of Net Investment Income) | 10,053,787 | 9,066,113 | 8,203,269 | 7,650,793 | 7,019,702 |
| 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 | 10,053,787 | 9,066,113 | 8,203,269 | 7,707,134 | 7,019,702 |
| Benefits and Reserve Increases (Page 6) | | | | | |
| 58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) | 28,009,302 | 28,555,426 | 27,954,712 | 25,333,421 | 24,751,311 |
| 59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) | | | | | |
| 60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) | (1,022,859) | (1,601,873) | (980,870) | (635,038) | (964,484) |
| 61. Increase in A & H reserves (Line 19, Col. 6) | | | | | |
| 62. Dividends to policyholders and refunds to members (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 | 22.8 | 21.1 | 19.9 | 20.4 | 20.0 |
| 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 | 2.1 | 2.2 | 2.0 | 2.4 |
| 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 Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33) | | | | | |
| 72. Industrial life (Page 6.1, Col. 2) | 33,332 | 34,802 | 33,114 | 12,157 | 14,337 |
| 73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) | 339,644 | 143,017 | 117,604 | 151,802 | 229,297 |
| 74. Ordinary - individual annuities (Page 6, Col. 4) | | | | | |
| 75. Ordinary-supplementary contracts | XXX | | | | |
| 76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) | | | | | |
| 77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) | 911,447 | 1,254,145 | 1,148,415 | 931,201 | 402,536 |
| 78. Group annuities (Page 6, Col. 5) | | | | | |
| 79. A & H-group (Page 6.5, Col. 3) | | | | | |
| 80. A & H-credit (Page 6.5, Col. 10) | | | | | |
| 81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) | | | | | |
| 82. Aggregate of all other lines of business (Page 6, Col. 8) | 326,239 | 22,155 | | | |
| 83. Fraternal (Page 6, Col. 7) | | | | | |
| 84. Total (Page 6, Col. 1) | 1,610,662 | 1,454,120 | 1,299,133 | 1,095,159 | 646,169 |

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 2019 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 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance | 5 Number of Individual Policies and Group Certificates | 6 Amount of Insurance | 7 Policies | 8 Certificates | | |
| | | | | | | | | | | |
| 1. In force end of prior year | 2,076 | 5,792 | 41,175 | 314,416 | | | 1 | .62,244 | .414,841 | .735,050 |
| 2. Issued during year | | | 284 | 1,864 | | | | 8,405 | 51,096 | 52,960 |
| 3. Reinsurance assumed | | | | | | | | | | |
| 4. Revived during year | .1 | 3 | 4 | 33 | | | | | 805 | .840 |
| 5. Increased during year (net) | | | 6 | 306 | | | | | 2,985 | 3,292 |
| 6. Subtotals, Lines 2 to 5 | 1 | 3 | 294 | 2,203 | | | | | 54,885 | 57,091 |
| 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) | 2,077 | 5,795 | 41,469 | 316,619 | | | 1 | .71,033 | .469,727 | .792,141 |
| Deductions during year: | | | | | | | | | | |
| 10. Death | 135 | 354 | 1,945 | 14,012 | | | XXX | 5,134 | 24,279 | 38,645 |
| 11. Maturity | | | .14 | 11 | | | XXX | | | .11 |
| 12. Disability | | | | | | | XXX | | | |
| 13. Expiry | | | 121 | 1,167 | | | | 32 | 346 | 1,514 |
| 14. Surrender | | | 565 | 5,886 | | | | .616 | .6,091 | 11,977 |
| 15. Lapse | | | 123 | 446 | | | | 290 | 2,200 | 2,646 |
| 16. Conversion | | | | | | | XXX | XXX | XXX | |
| 17. Decreased (net) | | | 27 | 2,406 | | | | | | 2,406 |
| 18. Reinsurance | | | | | | | | | | |
| 19. Aggregate write-ins for decreases | | | | | | | | | | |
| 20. Totals (Lines 10 to 19) | 135 | 354 | 2,795 | 23,928 | | | | 6,072 | 32,916 | 57,197 |
| 21. In force end of year (b) (Line 9 minus Line 20) | 1,942 | 5,441 | 38,674 | 292,692 | | | 1 | 64,961 | 436,811 | 734,944 |
| 22. Reinsurance ceded end of year | XXX | | XXX | 244,915 | XXX | | XXX | XXX | | 244,915 |
| 23. Line 21 minus Line 22 | XXX | 5,441 | XXX | 47,777 | XXX | (a) | XXX | XXX | 436,811 | 490,029 |
| 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) | | | | | | | | | | |

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

ANNUAL STATEMENT FOR THE YEAR 2019 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 | 1,942 | 5,441 | 14,936 | 49,645 |
| 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 | 400 | XXX | 8,920 |
| 31. Totals (Lines 27 to 30) | | 400 | | 8,920 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions | XXX | | XXX | |
| 33. Totals, extended term insurance | XXX | XXX | 392 | 2,568 |
| 34. Totals, whole life and endowment | 284 | 1,464 | 38,282 | 281,203 |
| 35. Totals (Lines 31 to 34) | 284 | 1,864 | 38,674 | 292,691 |

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 | | | 5,441 | |
| 37. Ordinary | 1,864 | | 292,691 | |
| 38. Credit Life (Group and Individual) | | | | |
| 39. Group | 51,096 | | 436,811 | |
| 40. Totals (Lines 36 to 39) | 52,960 | | 734,943 | |

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 | 64,961 | 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 | 98,635 |
|---|--------|

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

| 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 | | | 7,884 | 4,203 | | | | |
| 49. Disability Income | | | XXX | XXX | | | | |
| 50. Extended Benefits | | | | | | | | |
| 51. Other | | | | | | | | |
| 52. Total | (a) | 7,884 | (a) | 4,203 | (a) | (a) | (a) | (a) |

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

ANNUAL STATEMENT FOR THE YEAR 2019 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 | | | | |
| 3. Reinsurance assumed | | | | |
| 4. Increased during year (net) | | | | |
| 5. Total (Lines 1 to 4) | | 5 | | |
| Deductions during year: | | | | |
| 6. Decreased (net) | | | | |
| 7. Reinsurance ceded | | | | |
| 8. Totals (Lines 6 and 7) | | | | |
| 9. In force end of year | | | 5 | |
| 10. Amount on deposit | | (a) 14,000 | | (a) |
| 11. Income now payable | | | | |
| 12. Amount of income payable | (a) | (a) 7,718 | (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 | | XX | | XX | XXX |
| 8. Reinsurance ceded | XX | | XX | | XX | XXX |
| 9. Totals (Lines 6 to 8) | XXX | | 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 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

| States, Etc. | 1 Active Status (a) | Life Contracts | | Direct Business Only | | 6 Total Columns 2 through 5 | 7 Deposit-Type Contracts |
|--|---------------------------|---------------------------------|--------------------------------|---|------------------------------|--------------------------------------|--------------------------------|
| | | 2 Life Insurance Premiums | 3 Annuity Considerations | 4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | 5 Other Considerations | | |
| 1. Alabama | AL | 1,126,082 | | | | 1,126,082 | 276,965 |
| 2. Alaska | AK | 2,037 | | | | 2,037 | |
| 3. Arizona | AZ | 175,388 | | | | 175,388 | 577,094 |
| 4. Arkansas | AR | 130,295 | | | | 130,295 | 1,236,990 |
| 5. California | CA | 866,618 | | | | 866,618 | |
| 6. Colorado | CO | 968,283 | | | | 968,283 | 2,140,375 |
| 7. Connecticut | CT | 29,780 | | | | 29,780 | 2,123,667 |
| 8. Delaware | DE | 37,957 | | | | 37,957 | |
| 9. District of Columbia | DC | 49,224 | | | | 49,224 | |
| 10. Florida | FL | 2,928,888 | | | | 2,928,888 | |
| 11. Georgia | GA | 1,032,305 | | | | 1,032,305 | 113,001 |
| 12. Hawaii | HI | 1,500 | | | | 1,500 | |
| 13. Idaho | ID | 11,227 | | | | 11,227 | 22,015 |
| 14. Illinois | IL | 1,183,767 | | | | 1,183,767 | 244,167 |
| 15. Indiana | IN | 3,329,742 | | | | 3,329,742 | 5,581,126 |
| 16. Iowa | IA | 110,796 | | | | 110,796 | 331,385 |
| 17. Kansas | KS | 123,901 | | | | 123,901 | 1,268,998 |
| 18. Kentucky | KY | 1,470,409 | | | | 1,470,409 | 321,210 |
| 19. Louisiana | LA | 2,602,438 | | | | 2,602,438 | 1,983,927 |
| 20. Maine | ME | 51,942 | | | | 51,942 | |
| 21. Maryland | MD | 284,881 | | | | 284,881 | 647,861 |
| 22. Massachusetts | MA | 224,492 | | | | 224,492 | 1,816,117 |
| 23. Michigan | MI | 40,208 | | | | 40,208 | 987,603 |
| 24. Minnesota | MN | 277,363 | | | | 277,363 | 478,221 |
| 25. Mississippi | MS | 2,429,120 | | | | 2,429,120 | 26,118 |
| 26. Missouri | MO | 1,017,301 | | | | 1,017,301 | 983,878 |
| 27. Montana | MT | 586 | | | | 586 | |
| 28. Nebraska | NE | 53,361 | | | | 53,361 | 117,159 |
| 29. Nevada | NV | 48,682 | | | | 48,682 | |
| 30. New Hampshire | NH | 7,623 | | | | 7,623 | 660,500 |
| 31. New Jersey | NJ | 590,801 | | | | 590,801 | 7,789,202 |
| 32. New Mexico | NM | 159,655 | | | | 159,655 | |
| 33. New York | NY | 74,290 | | | | 74,290 | |
| 34. North Carolina | NC | 4,866,269 | | | | 4,866,269 | 3,813,545 |
| 35. North Dakota | ND | 10,683 | | | | 10,683 | |
| 36. Ohio | OH | 2,403,361 | | | | 2,403,361 | 493,554 |
| 37. Oklahoma | OK | 294,992 | | | | 294,992 | 510,188 |
| 38. Oregon | OR | 62,485 | | | | 62,485 | |
| 39. Pennsylvania | PA | 3,593,883 | | | | 3,593,883 | 3,428,790 |
| 40. Rhode Island | RI | 20,176 | | | | 20,176 | 228,250 |
| 41. South Carolina | SC | 1,161,449 | | | | 1,161,449 | 35,614 |
| 42. South Dakota | SD | 2,933 | | | | 2,933 | |
| 43. Tennessee | TN | 1,208,917 | | | | 1,208,917 | 414,404 |
| 44. Texas | TX | 15,956,161 | | | | 15,956,161 | 4,639,982 |
| 45. Utah | UT | 2,426 | | | | 2,426 | 601,735 |
| 46. Vermont | VT | 4,011 | | | | 4,011 | |
| 47. Virginia | VA | 265,751 | | | | 265,751 | 675,934 |
| 48. Washington | WA | 21,486 | | | | 21,486 | 267,000 |
| 49. West Virginia | WV | 272,314 | | | | 272,314 | |
| 50. Wisconsin | WI | 1,889,201 | | | | 1,889,201 | 1,145,930 |
| 51. Wyoming | WY | 8,976 | | | | 8,976 | |
| 52. American Samoa | AS | N | | | | | |
| 53. Guam | GU | N | | | | | |
| 54. Puerto Rico | PR | N | 1,693 | | | 1,693 | |
| 55. U.S. Virgin Islands | VI | N | | | | | |
| 56. Northern Mariana Islands | MP | N | | | | | |
| 57. Canada | CAN | N | 734 | | | 734 | |
| 58. Aggregate Other Alien | OT | XXX | 1,925 | | | 1,925 | |
| 59. Subtotal | | XXX | 53,490,766 | | | 53,490,766 | 45,982,505 |
| 60. Reporting entity contributions for employee benefits plans | | XXX | | | | | |
| 61. Dividends or refunds applied to purchase paid-up additions and annuities | | XXX | | | | | |
| 62. Dividends or refunds applied to shorten endowment or premium paying period | | XXX | | | | | |
| 63. Premium or annuity considerations waived under disability or other contract provisions | | XXX | | | | | |
| 64. Aggregate or other amounts not allocable by State | | XXX | | | | | |
| 65. Totals (Direct Business) | | XXX | 53,490,766 | | | 53,490,766 | 45,982,505 |
| 66. Plus reinsurance assumed | | XXX | | | | | |
| 67. Totals (All Business) | | XXX | 53,490,766 | | | 53,490,766 | 45,982,505 |
| 68. Less reinsurance ceded | | XXX | 11,531,312 | | | 11,531,312 | 40,636,488 |
| 69. Totals (All Business) less Reinsurance Ceded | | XXX | 41,959,455 | (c) | | 41,959,455 | 5,346,017 |
| DETAILS OF WRITE-INS | | | | | | | |
| 58001. Jamaica | | XXX | 1,925 | | | 1,925 | |
| 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 | 1,925 | | | 1,925 | |
| 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..... 49 R - Registered - Non-domiciled RRGs.....

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

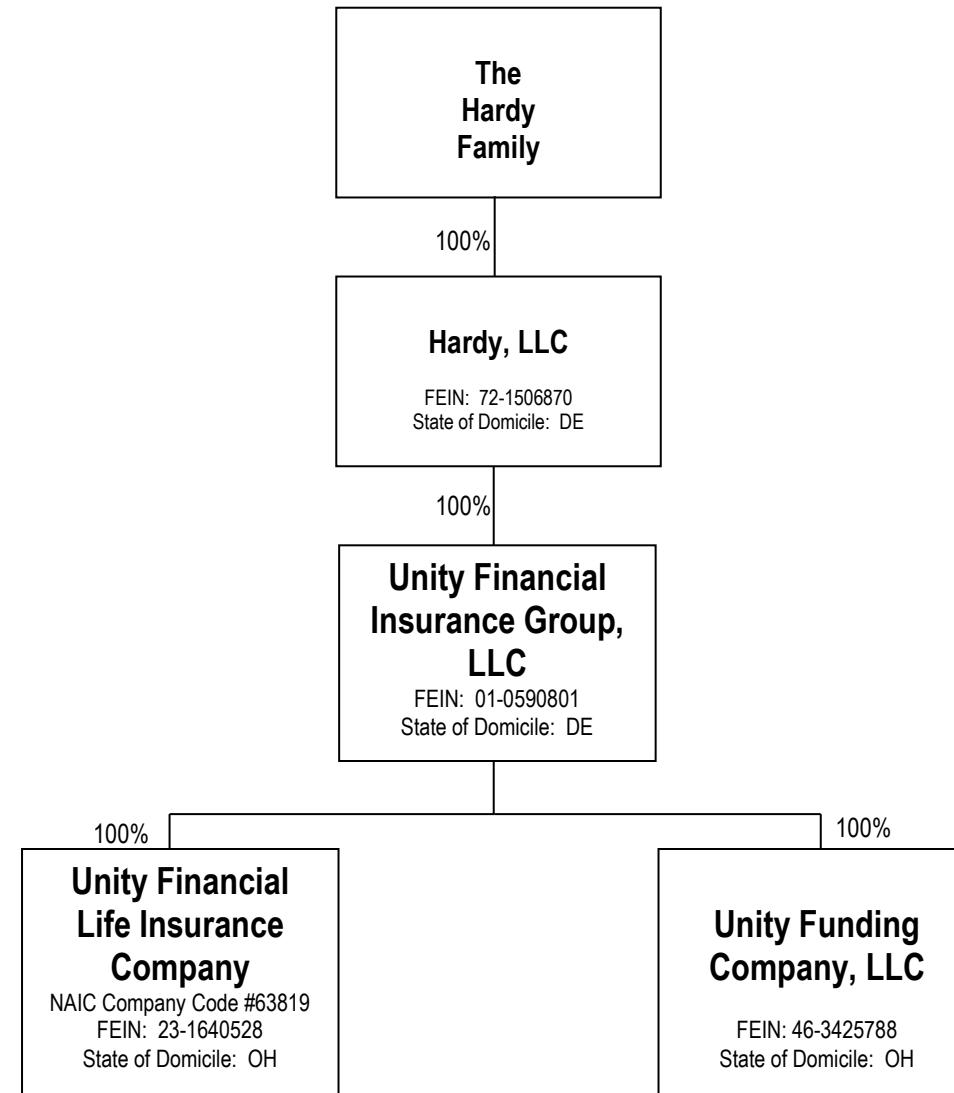
N - None of the above - Not allowed to write business in the state..... 8 Q - Qualified - Qualified or accredited reinsurer.....

(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
PART 1 – ORGANIZATION CHART



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

| | |
|---|------|
| Analysis of Increase in Reserves During The Year | 7.1 |
| Analysis of Operations By Lines of Business | 6 |
| Asset Valuation Reserve Default Component | 30 |
| Asset Valuation Reserve Equity | 32 |
| Asset Valuation Reserve Replications (Synthetic) Assets | 35 |
| Asset Valuation Reserve | 29 |
| Assets | 2 |
| Cash Flow | 5 |
| Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts | 9 |
| Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense | 10 |
| Exhibit 2 - General Expenses | 11 |
| Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) | 11 |
| Exhibit 4 - Dividends or Refunds | 11 |
| Exhibit 5 - Aggregate Reserve for Life Contracts | 12 |
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