



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

QUARTERLY STATEMENT

AS OF MARCH 31, 2020

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code00000000NAIC Company Code63819Employer's ID Number23-1640528

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

Country of DomicileUnited States of America

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

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

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

(Street and Number)(City or Town, State, Country and Zip Code)

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

(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressP.O. Box 625700Cincinnati, OH, US 45262-5700

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

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

(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.uflife.com

Statutory Statement ContactKevin Smith513-247-5665

(Name)(Area Code) (Telephone Number)

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OFFICERS

President & CEOJay Cresson HardyTreasurerKevin Christopher Smith

SecretaryElaine Marie Greer

OTHER

Cynthia Lee English, Vice PresidentAdam Michael Goller, Vice PresidentChristopher Kuhnen, Vice President

DIRECTORS OR TRUSTEES

Thomas Cresson Hardy - ChairmanJay Cresson HardyJohn Bernard Yanko

Jerry Michael GannonDavid Benjamin AbrahamDavid Kevin Mullen #

David M Davis #

State ofOhioSS:

County ofHamilton

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 HardyElaine GreerKevin Smith

President & CEOSecretaryTreasurer

Subscribed and sworn to before me this26th day ofMay 2020

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

Michael O'Brien
Notary
06/18/2022

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	315,843,400		315,843,400	309,869,527
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,554,800		1,554,800	1,430,600
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$2,242,269), cash equivalents (\$1,192,083) and short-term investments (\$900,668)	4,335,020		4,335,020	4,636,830
6. Contract loans (including \$ premium notes)	379,598		379,598	366,078
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	322,112,818		322,112,818	316,303,035
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,925,647		2,925,647	2,648,487
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	36,034		36,034	37,735
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,836,317		2,836,317	2,861,856
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	824,032		824,032	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	24,108		24,108	28,438
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	2,202,580	272,204	1,930,376	1,932,086
19. Guaranty funds receivable or on deposit	31,832		31,832	34,116
20. Electronic data processing equipment and software	132,089	110,666	21,423	24,967
21. Furniture and equipment, including health care delivery assets (\$)	13,112	13,112		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	719,284		719,284	9,939
24. Health care (\$) and other amounts receivable	351,182	351,182		
25. Aggregate write-ins for other than invested assets	39,501	39,681	(180)	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	332,248,536	786,845	331,461,691	323,880,659
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	332,248,536	786,845	331,461,691	323,880,659
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Premiums Receivable	130	130		
2502. Prepaid Expenses	39,370	39,550	(180)	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	39,501	39,681	(180)	

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$247,517,191 less \$ included in Line 6.3 (including \$ Modco Reserve)	247,517,191	245,974,704
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)	3,258,635	3,318,344
4. Contract claims:		
4.1 Life	2,214,748	2,095,991
4.2 Accident and health		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	129,236	125,689
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	2,471,543	2,449,670
10. Commissions to agents due or accrued-life and annuity contracts \$31,664 , accident and health \$ and deposit-type contract funds \$	31,664	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	344,818	681,498
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	355,719	200,169
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	251,905	88,611
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	757,215	782,564
18. Amounts held for agents' account, including \$ agents' credit balances	1,360,927	1,328,981
19. Remittances and items not allocated	916,715	629,093
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 \$53,600,000 and interest thereon \$	53,600,000	46,319,000
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,264,328	1,229,482
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)	314,474,643	306,927,763
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	314,474,643	306,927,763
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	11,378,173	11,344,027
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)	14,462,543	14,428,397
38. Totals of Lines 29, 30 and 37	16,987,043	16,952,897
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	331,461,686	323,880,660
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	9,770,124	10,674,178	41,651,263
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	2,536,688	2,505,166	10,053,787
4. Amortization of Interest Maintenance Reserve (IMR)	33,148	30,911	153,125
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	638,497	666,632	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	34,013	11,915	740,719
9. Totals (Lines 1 to 8.3)	13,012,471	13,888,801	54,756,344
10. Death benefits	7,879,466	7,203,671	27,720,843
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	99,330	66,700	288,459
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	8,109	(3,691)	14,267
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	1,542,487	2,797,089	11,475,244
20. Totals (Lines 10 to 19)	9,529,391	10,063,770	39,498,813
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	1,799,870	2,057,447	7,989,444
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	903,193	890,395	3,665,827
24. Insurance taxes, licenses and fees, excluding federal income taxes	382,866	388,381	1,353,247
25. Increase in loading on deferred and uncollected premiums	(1,906)	(33,480)	(153,141)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	12,613,414	13,366,512	52,354,190
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	399,057	522,290	2,402,154
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)	399,057	522,290	2,402,154
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	148,665	168,867	791,493
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)	250,392	353,423	1,610,661
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	250,392	353,423	1,610,661
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	16,952,895	15,941,504	15,941,504
37. Net income (Line 35)	250,392	353,423	1,610,661
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	75,566	48,642	333,574
41. Change in nonadmitted assets	(53,964)	25,717	(222,307)
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	(34,846)	50,758	(118,537)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(203,000)	(155,000)	(592,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	34,148	323,539	1,011,391
55. Capital and surplus, as of statement date (Lines 36 + 54)	16,987,043	16,265,043	16,952,895
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	34,013	11,915	740,719
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	34,013	11,915	740,719
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)			
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	9,802,817	10,772,308	41,959,454
2. Net investment income	2,133,111	2,267,505	10,338,688
3. Miscellaneous income	700,940	688,183	2,905,612
4. Total (Lines 1 to 3)	12,636,869	13,727,996	55,203,754
5. Benefit and loss related payments	10,396,147	4,474,667	26,181,868
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	3,363,375	3,481,646	12,703,192
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			676,000
10. Total (Lines 5 through 9)	13,759,521	7,956,313	39,561,060
11. Net cash from operations (Line 4 minus Line 10)	(1,122,653)	5,771,682	15,642,694
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	9,625,228	7,780,899	44,828,312
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)	9,625,228	7,780,899	44,826,786
13. Cost of investments acquired (long-term only):			
13.1 Bonds	15,617,590	11,585,803	64,616,136
13.2 Stocks	124,200		223,800
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)	15,741,790	11,585,803	64,839,936
14. Net increase (or decrease) in contract loans and premium notes	13,520	13,355	71,966
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(6,130,081)	(3,818,259)	(20,085,116)
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	7,281,000	(1,006,000)	3,679,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(59,709)	740,520	3,077,708
16.5 Dividends to stockholders	203,000	155,000	592,000
16.6 Other cash provided (applied)	(67,372)	(300,372)	(227,565)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	6,950,919	(720,852)	5,937,143
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) ..	(301,815)	1,232,571	1,494,722
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	4,636,834	3,142,113	3,142,113
19.2 End of period (Line 18 plus Line 19.1)	4,335,019	4,374,683	4,636,834

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	3,154,841	3,320,165	12,516,822
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	9,306,529	10,289,230	40,070,915
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	12,461,370	13,609,395	52,587,738
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	12,461,370	13,609,395	52,587,738
14. Deposit-type contracts	9,087,774	8,351,868	45,982,505
15. Total (Lines 13 and 14)	21,549,144	21,961,263	98,570,243
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2020	2019
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	250,358	1,610,661
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
.....					
.....					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
.....					
.....					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	250,358	1,610,661
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	16,987,043	16,952,897
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
.....					
.....					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
.....					
.....					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	16,987,043	16,952,897

C. Accounting Policies

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

D. Going Concern– No Change.

2. Accounting Changes and Correction of Errors – No Change.

3. Business Combinations and Goodwill – No Change.

4. Discontinued Operations – No Change.

5. Investments

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

D. Loan Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
 - a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$	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 March 31, 2020.

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

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

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

11. Debt

A. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March of 2017. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$124,000,000, 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 15,548 shares or \$1,554,800 of membership/activity stock at March 31, 2020.
- b. The Company has no membership stock eligible for redemption.

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [☐] No [☒]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☐]
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [☐] No [☒]
- 2.2

If yes, date of change:
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

If yes, complete Schedule Y, Parts 1 and 1A.

Yes [☒] No [☐]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☐] No [☒]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

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

Yes [☐] No [☒]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

If yes, complete and file the merger history data file with the NAIC.

Yes [☐] No [☒]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | | | |
|----------------|-------------------|-------------------|
| 1 | 2 | 3 |
| Name of Entity | NAIC Company Code | State of Domicile |
| | | |
5.

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

If yes, attach an explanation.

Yes [☐] No [☒] N/A [☐]
- 6.1

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

12/31/2017
- 6.2

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

12/31/2017
- 6.3

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

10/25/2018
- 6.4

By what department or departments?
OHIO
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [☐] No [☐] N/A [☒]
- 6.6

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

Yes [☒] No [☐] N/A [☐]
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [☐] No [☒]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒]
- 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 [☒]
- 8.4

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

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

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []
- 9.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

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

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

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [X] No []
- 10.2

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

\$

INVESTMENT

- 11.1

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

Yes [] No [X]
- 11.2

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

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

\$
13.

Amount of real estate and mortgages held in short-term investments:

\$
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

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

Yes [] No [] N/A []
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

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

\$
- 16.2

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

\$
- 16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank	38 Fountain Square Cincinnati, Ohio 45263
Federal Home Loan Bank	221 East Fourth Street Suite 600 Cincinnati, Ohio45202

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Loomis Sayles & Company	U.....
Advantus Capital Management, INC	U.....
Good Hill Partners, LP	U.....
Asset Allocation and Management, LLC	U.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

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

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

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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]

20. 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]

21. 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]

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

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

\$

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[]

No

[X]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[]

No

[X]

3.4

If yes, please provide the balance of the funds administered as of the reporting date

\$

4.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes

[X]

No

[]

4.1

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

[X]

Fraternal Benefit Societies Only:

5.1

In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?

Yes

[]

No

[]

N/A

[]

5.2

If no, explain:

6.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes

[]

No

[X]

6.2

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

Date	Outstanding Lien Amount

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1	2	3	4	5	6	7	8	9	10
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating
			NONE						

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

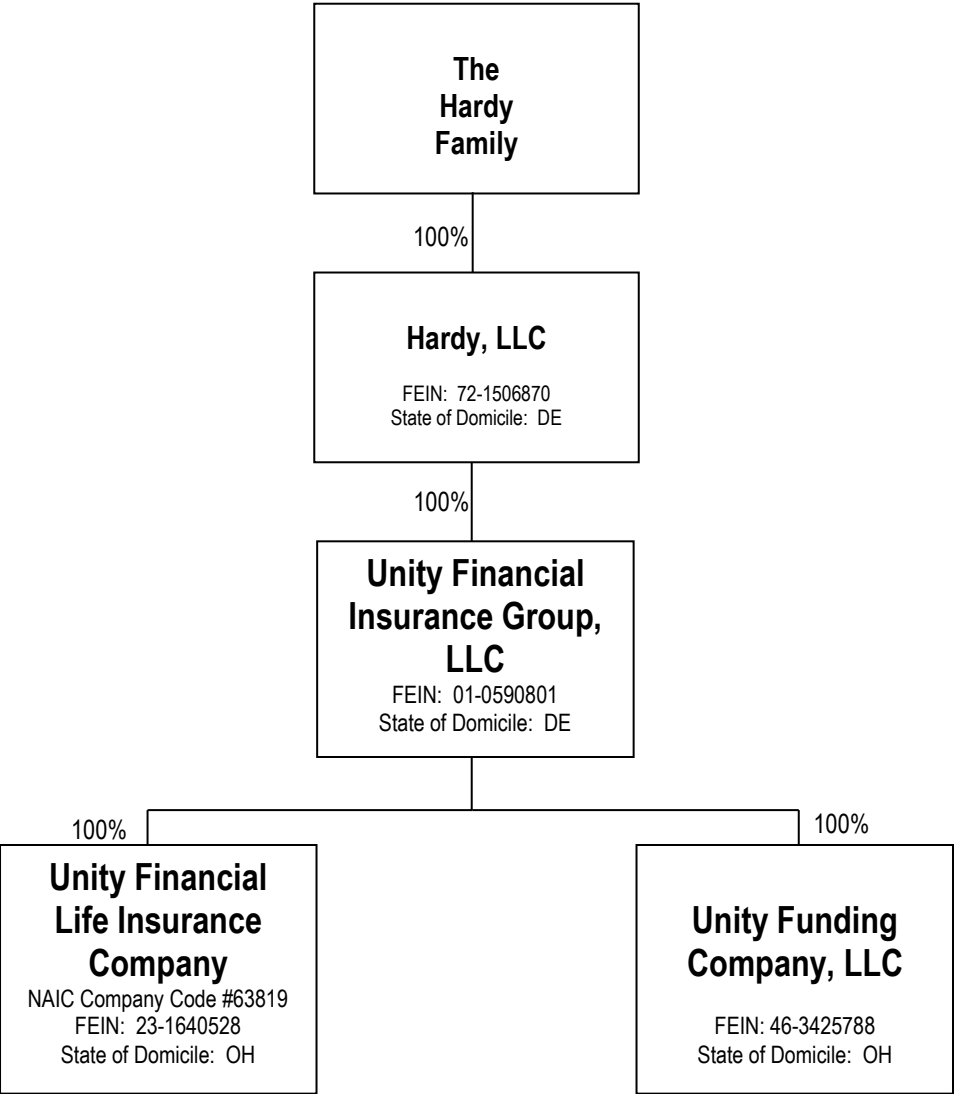
Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2 Life Insurance Premiums	3 Annuity Considerations				
Active Status (a)									
1. Alabama	AL	L	248,367				248,367	107,828	
2. Alaska	AK	N	559				559		
3. Arizona	AZ	L	87,236				87,236	42,044	
4. Arkansas	AR	L	24,257				24,257	1,419,262	
5. California	CA	L	175,551				175,551		
6. Colorado	CO	L	220,680				220,680		
7. Connecticut	CT	L	9,566				9,566	113,000	
8. Delaware	DE	L	6,112				6,112		
9. District of Columbia	DC	L	10,639				10,639		
10. Florida	FL	L	634,854				634,854	13,200	
11. Georgia	GA	L	234,193				234,193		
12. Hawaii	HI	L						273,000	
13. Idaho	ID	L	627				627	49,650	
14. Illinois	IL	L	315,739				315,739		
15. Indiana	IN	L	804,055				804,055	460,844	
16. Iowa	IA	L	7,803				7,803		
17. Kansas	KS	L	37,044				37,044		
18. Kentucky	KY	L	275,791				275,791		
19. Louisiana	LA	L	446,417				446,417		
20. Maine	ME	L	12,655				12,655	232,091	
21. Maryland	MD	L	80,957				80,957		
22. Massachusetts	MA	L	91,295				91,295		
23. Michigan	MI	L	6,083				6,083	1,086,302	
24. Minnesota	MN	L	45,955				45,955	290,780	
25. Mississippi	MS	L	580,910				580,910	385,425	
26. Missouri	MO	L	185,998				185,998	5,000	
27. Montana	MT	L	146				146		
28. Nebraska	NE	L	22,509				22,509	29,231	
29. Nevada	NV	L	6,249				6,249		
30. New Hampshire	NH	L	31,736				31,736		
31. New Jersey	NJ	L	127,643				127,643	583,955	
32. New Mexico	NM	L	41,594				41,594		
33. New York	NY	N	14,770				14,770		
34. North Carolina	NC	L	1,154,173				1,154,173	658,578	
35. North Dakota	ND	L	1,657				1,657		
36. Ohio	OH	L	478,004				478,004	99,353	
37. Oklahoma	OK	L	92,261				92,261	207,376	
38. Oregon	OR	L	7,887				7,887		
39. Pennsylvania	PA	L	606,781				606,781	1,537,101	
40. Rhode Island	RI	L	51				51		
41. South Carolina	SC	L	265,840				265,840		
42. South Dakota	SD	L	705				705		
43. Tennessee	TN	L	268,879				268,879	150,000	
44. Texas	TX	L	4,127,462				4,127,462	1,250,664	
45. Utah	UT	L	693				693	9,000	
46. Vermont	VT	L	924				924		
47. Virginia	VA	L	58,446				58,446	84,090	
48. Washington	WA	L	2,092				2,092		
49. West Virginia	WV	L	27,112				27,112		
50. Wisconsin	WI	L	506,000				506,000		
51. Wyoming	WY	L	624				624		
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N	293				293		
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate Other Aliens	OT	XXX	523				523		
59. Subtotal	XXX		12,388,394				12,388,394	9,087,774	
90. Reporting entity contributions for employee benefits plans	XXX								
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX								
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX								
93. Premium or annuity considerations waived under disability or other contract provisions	XXX								
94. Aggregate or other amounts not allocable by State	XXX								
95. Totals (Direct Business)	XXX		12,388,394				12,388,394	9,087,774	
96. Plus Reinsurance Assumed	XXX								
97. Totals (All Business)	XXX		12,388,394				12,388,394	9,087,774	
98. Less Reinsurance Ceded	XXX		2,691,245				2,691,245	8,052,950	
99. Totals (All Business) less Reinsurance Ceded	XXX		9,697,149				9,697,149	1,034,824	
DETAILS OF WRITE-INS									
58001. Jamaica	XXX		523				523		
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		523				523		
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
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

R - Registered - Non-domiciled RRGs.....
Q - Qualified - Qualified or accredited reinsurer.

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



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

Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanation:

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

Bar Code:

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



NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	311,300,127	290,363,714
2. Cost of bonds and stocks acquired	15,741,790	64,839,936
3. Accrual of discount	87,835	335,195
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	69,648	1,298,133
6. Deduct consideration for bonds and stocks disposed of	9,625,228	44,943,234
7. Deduct amortization of premium	175,972	708,539
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		114,922
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	317,398,200	311,300,127
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	317,398,200	311,300,127

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	245,968,673	15,311,310	9,529,607	(64,400)	251,685,976			245,968,673
2. NAIC 2 (a)	64,952,843	303,279	176,116	(21,913)	65,058,093			64,952,843
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	310,921,516	15,614,589	9,705,723	(86,313)	316,744,069			310,921,516
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	310,921,516	15,614,589	9,705,723	(86,313)	316,744,069			310,921,516

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$750,544 ; NAIC 2 \$149,981 ; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	900,668	xxx	901,739	2,969	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,051,988	
2. Cost of short-term investments acquired		1,054,070
3. Accrual of discount	143	65
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	150,144	
7. Deduct amortization of premium	1,319	2,147
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	900,668	1,051,988
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	900,668	1,051,988

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,505,549	439,730
2. Cost of cash equivalents acquired	947,022	24,824,465
3. Accrual of discount		547
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	2,260,488	22,759,193
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,192,083	2,505,549
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,192,083	2,505,549

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation and Administrative Symbol
14918K-AJ-6	CATHEDRAL LAKE LTD		.03/26/2020	SELECT ONE		1,787,500	2,000,000	11,083	1FE
15032A-AS-6	CEDAR FUNDING CLO		.03/31/2020	GOODHILL		1,830,000	2,000,000	14,743	1FE
78430E-AA-3	SGCMS 19PREZ A		.01/03/2020	AAM		512,188	500,000	252	1
3199999. Subtotal - Bonds - U.S. Special Revenues						4,129,688	4,500,000	26,078	XXX
68090*-AD-9	FIRST OMEGA SHIPPING INC		.02/27/2020	BANK AME		1,500,000	1,500,000		1FE
64938#-AA-6	IRISH RESIDENTIAL		.03/10/2020	NATWEST MARKETS SECURITIES		500,000	500,000		1FE
66363#-AK-3	NORDIC AVIATION CAPITAL DESIGNATED		.02/27/2020	GOLDMAN		1,000,000	1,000,000		1FE
025932-AL-8	AMERICAN FINANCIAL GROUP INC		.01/15/2020	GOLDMAN		90,052	80,000	320	1FE
06051G-GE-3	BANK OF AMERICA CORP		.03/20/2020	SELECT ONE		224,572	230,000	1,277	1FE
06051G-HZ-5	BANK OF AMERICA CORP		.02/10/2020	BOA		485,000	485,000		1FE
06051G-JA-8	BANK OF AMERICA CORP		.03/17/2020	SELECT ONE		140,000	140,000		1FE
11133T-AD-5	BROADRIDGE FINANCIAL SOLUTIONS INC		.01/28/2020	VARIOUS		306,280	300,000	1,224	2FE
14448C-AC-8	CARRIER GLOBAL CORP		.02/14/2020	SELECT ONE		404,934	400,000		1FE
172967-MIL-2	CITIGROUP INC		.01/22/2020	CITIGROU		490,000	490,000		1FE
191216-CO-1	COCA COLA CO		.03/20/2020	VARIOUS		258,331	260,000		1FE
21036P-BE-7	CONSTELLATION BRANDS INC		.01/24/2020	AAM		518,915	500,000	7,831	1FE
337932-AM-9	FIRST ENERGY CORP		.02/19/2020	SELECT ONE		499,277	500,000	.16	1FE
369550-BJ-6	GENERAL DYNAMICS CORP		.03/23/2020	SELECT ONE		14,780	15,000		1FE
401378-AD-6	GUARDIAN LIFE INSURANCE		.01/14/2020	AAM		454,719	460,000		1FE
466313-AJ-2	JABIL INC		.01/08/2020	AAM		64,891	65,000		1FE
46625H-JD-3	JP MORGAN CHASE & CO		.03/20/2020	JANE STREET EXECUTING		225,884	225,000	1,688	1FE
46647P-AL-0	JP MORGAN CHASE & CO		.01/15/2020	JANE STREET EXECUTING		126,288	110,000	751	1FE
46651X-AQ-5	JPMMT 201A7		.01/24/2020	AAM		261,514	250,000	705	1
49446R-AV-1	KIMCO REALTY CORP		.01/15/2020	GOLDMAN		70,195	70,000	993	1FE
521865-AZ-8	LEAR CORP		.02/20/2020	SELECT ONE		314,547	295,000	4,259	1FE
53079E-BJ-2	LIBERTY MUTUAL GROUP INC		.01/29/2020	AAM		498,053	375,000	5,103	1FE
57636Q-AQ-7	MASTERCARD INC		.03/24/2020	SELECT ONE		69,703	70,000		1FE
58506Y-AS-1	MEDSTAR HELATH INC		.01/09/2020	MORGAN STANLEY		225,000	225,000		1FE
617446-BL-6	MORGAN STANLEY		.01/16/2020	MORGAN STANLEY		245,000	245,000		1FE
62954R-AA-4	NYU HOSPITAL CENTER		.02/01/2020	GOLDMAN		250,000	250,000		1FE
713448-EU-8	PEPSICO INC		.03/17/2020	SELECT ONE		139,264	140,000		1FE
74271B-FK-0	PROCTER & GAMBLE CO		.03/23/2020	VARIOUS		154,014	155,000		1FE
83416M-AA*-6	SOLAR SENIOR CAPITAL LTD		.03/31/2020	SELECT ONE		430,000	430,000		1FE
87612E-BJ-4	TARGET CORP		.01/21/2020	GOLDMAN		184,654	185,000		1FE
254687-FS-0	WALT DISNEY CO		.03/19/2020	AAM		258,222	260,000		1FE
94106B-AB-7	WASTE CONNECTIONS		.03/04/2020	SELECT ONE		68,968	70,000		1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,383,057	10,280,000	24,167	XXX
8399997. Total - Bonds - Part 3						14,512,745	14,780,000	50,245	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						14,512,745	14,780,000	50,245	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
313360-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI		.03/01/2020	FEDERAL HOME LOAN BANK	115,686,000	124,200			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						124,200	XXX		XXX
9799997. Total - Common Stocks - Part 3						124,200	XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						124,200	XXX		XXX
9899999. Total - Preferred and Common Stocks						124,200	XXX		XXX
9999999 - Totals						14,636,945	XXX	50,245	XXX

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation and Admini- strative Symbol
38374F-3P-7	GNMA 2004-026 GE		03/15/2020	PRINCIPAL RECEIPT		11,493	11,493	10,497	11,292		200		200		11,493				94	04/16/2034	1
38378K-QE-2	GNMA 2013-072 A		03/16/2020	PRINCIPAL RECEIPT		19,499	19,499	19,799	19,688		(188)		(188)		19,499				66	10/16/2046	1
0599999. Subtotal - Bonds - U.S. Governments						30,992	30,992	30,296	30,980		12		12		30,992				160	XXX	XXX
3128MJ-5B-2	FG		03/16/2020	PRINCIPAL RECEIPT		151,459	151,459	148,891	148,927		2,531		2,531		151,459				860	10/01/2048	1
31394Y-H9-8	FHLMC 2793 PE		03/25/2020	PRINCIPAL RECEIPT		9,183	9,183	8,230	9,151		32		32		9,183				58	05/15/2034	1
31395M-DU-0	FHLMC 2934 KG		03/25/2020	PRINCIPAL RECEIPT		5,198	5,198	5,066	5,192		6		6		5,198				41	02/15/2035	1
3132Y3-3P-7	FHLMC PC GOLD FG0559805		03/25/2020	PRINCIPAL RECEIPT		103,036	103,036	107,125	107,079		(4,043)		(4,043)		103,036				791	11/01/2048	1
3137BL-MB-1	FHLM KS03 A2		02/01/2020	VARIOUS		305,625	288,840	295,745	294,996		(396)		(396)		305,625		11,025	11,025	1,889	06/25/2023	1
3137B7-MZ-9	FHMS		02/01/2020	VARIOUS		211,313	185,418	196,398	195,782		(364)		(364)		195,418		15,894	15,894	549	10/25/2023	1
3137BF-DQ-1	FHMS FREDDIE MAC		01/24/2020	VARIOUS		252,796	249,525	253,892	253,266		(284)		(284)		252,982		(186)	(186)	1,202	09/25/2021	1FE
3140HC-CG-9	FN BJ9970		03/25/2020	PRINCIPAL RECEIPT		152,757	152,757	155,701	155,650		(2,894)		(2,894)		152,757				1,139	05/01/2048	1
314009-HB-9	FN CA2054		03/15/2020	PRINCIPAL RECEIPT		110,410	110,410	114,775	114,684		(4,274)		(4,274)		110,410				865	07/01/2049	1
31418D-FQ-0	FN MA3774		03/15/2020	PRINCIPAL RECEIPT		70,982	70,982	72,058	72,053		(1,071)		(1,071)		70,982				424	09/01/2049	1
31418C-Z9-8	FNMA		03/26/2020	PRINCIPAL RECEIPT		153,865	153,865	156,063	156,032		(2,167)		(2,167)		153,865				1,020	09/01/2048	1
31394U-KE-1	FNMA 2005-102 PG		03/25/2020	PRINCIPAL RECEIPT		8,328	8,328	7,777	8,287		41		41		8,328				65	11/25/2035	1
31412U-Y6-1	FNMA POOL - 935533		03/25/2020	PRINCIPAL RECEIPT		2,278	2,278	2,324	2,293		(15)		(15)		2,278				17	08/01/2039	1
31416B-NK-0	FNMA POOL - 995094		03/25/2020	PRINCIPAL RECEIPT		4,589	4,589	4,897	4,648		(59)		(59)		4,589				34	11/01/2035	1
31417G-ZP-4	FNMA POOL - AB9749		03/25/2020	PRINCIPAL RECEIPT		53,264	53,264	52,831	52,909		355		355		53,264				232	06/01/2043	1
31417M-0Q-9	FNMA POOL - AC3162		03/25/2020	PRINCIPAL RECEIPT		3,750	3,750	3,883	3,760		(10)		(10)		3,750				28	10/01/2024	1
31417S-AA-8	FNMA POOL - AC5400		03/25/2020	PRINCIPAL RECEIPT		3,450	3,450	3,497	3,459		(8)		(8)		3,450				25	10/01/2039	1
31418S-CJ-6	FNMA POOL - AD4572		03/25/2020	PRINCIPAL RECEIPT		1,242	1,242	1,292	1,255		(12)		(12)		1,242				10	05/01/2040	1
31418T-D5-3	FNMA POOL - AD5523		03/25/2020	PRINCIPAL RECEIPT		9,555	9,555	9,705	9,593		(38)		(38)		9,555				63	06/01/2040	1
31419C-D3-4	FNMA POOL - AE1921		03/25/2020	PRINCIPAL RECEIPT		4,317	4,317	4,438	4,336		(18)		(18)		4,317				32	09/01/2040	1
3138A9-CX-0	FNMA POOL - AH7285		03/25/2020	PRINCIPAL RECEIPT		9,481	9,481	9,314	9,437		44		44		9,481				58	03/01/2041	1
3138AD-HM-0	FNMA POOL - AI0235		03/25/2020	PRINCIPAL RECEIPT		2,657	2,657	2,677	2,658		(1)		(1)		2,657				16	05/01/2026	1
31417Y-TU-1	FNMA POOL - MA0562		03/25/2020	PRINCIPAL RECEIPT		3,515	3,515	3,670	3,567		(53)		(53)		3,515				16	11/01/2040	1
31417Y-W3-7	FNMA POOL - MA0665		03/25/2020	PRINCIPAL RECEIPT		6,779	6,779	6,813	6,792		(13)		(13)		6,779				44	02/01/2041	1
31418D-ET-5	FNMA POOL MA3745		03/26/2020	PRINCIPAL RECEIPT		163,784	163,784	168,694	168,668		(4,884)		(4,884)		163,784				1,038	08/01/2049	1
3140JG-LW-3	FNMA-PASS THRU		03/19/2020	PRINCIPAL RECEIPT		131,693	131,693	137,095	137,054		(5,361)		(5,361)		131,693				941	12/01/2048	1
3132DV-4L-6	FR FNMA		03/25/2020	PRINCIPAL RECEIPT		36,548	36,548	38,544	38,539		(1,991)		(1,991)		36,548				304	10/01/2049	1
3132DV-3Y-9	FR FNMA SD8015		03/25/2020	PRINCIPAL RECEIPT		24,541	24,541	24,323	24,324		217		217		24,541				112	10/01/2049	1
485247-BB-5	KANSAS DEV FIN AUTH SALES TAX		01/14/2020	CALLED @ 100.0000000		475,000	475,000	474,193	474,933		4		4		474,937		63	63	7,897	09/01/2020	1FE
917343-BF-1	UTAH CNTY UTAH EXCISE TAX REV		01/29/2020	CALLED @ 100.0000000		250,000	250,000	263,965	255,682		(10)		(10)		255,672		(5,672)	(5,672)	2,872	12/01/2039	1FE
92888C-AC-1	VOLVO FINANCIAL		03/15/2020	PRINCIPAL RECEIPT		15,512	15,512	15,570	15,556		(44)		(44)		15,512				62	02/15/2022	1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						2,736,907	2,690,955	2,749,446	2,740,562		(24,780)		(24,780)		2,715,782		21,124	21,124	22,704	XXX	XXX
008414-AA-2	ABMT 131 A1		03/01/2020	PRINCIPAL RECEIPT		11,663	11,663	11,841	11,840		(176)		(176)		11,663				73	07/25/2043	1FM
00392#-AA-0	ABTEEN VENTURES LLC		03/16/2020	VARIOUS		11,255	11,255	11,255	11,255						11,255				76	08/15/2039	1PL
00102D-AA-6	ACIS CLO LTD		02/03/2020	Undefined		219,603	219,603	219,878	219,820		(3)		(3)		219,817		(214)	(214)	69	11/01/2039	1FE
00458*-AF-6	AQUASURE FINANCE PTY LTD		01/12/2020	Sink PMT @ 100.0000000		3,187	3,187	3,187	3,187		(3,155)		(3,155)		32		3,155	3,155	69	01/12/2034	2FE
04774#-AA-0	ATLANTA FALCONS STADIUM COMPANY LL		03/01/2020	Sink PMT @ 100.0000000		4,234	4,234	4,234	4,234						4,234				76	09/01/2042	2PL
04774#-AB-8	ATLANTA FALCONS STADIUM COMPANY LL		03/01/2020	Sink PMT @ 100.0000000		3,024	3,024	3,024	3,024						3,024				54	09/01/2042	2PL
05363X-AN-7	AVERY POINT CLO LTD		01/21/2020	CITIGROU		157,053	157,053	157,116	157,013		(1,517)		(1,517)		155,496		1,557	1,557	1,128	07/17/2026	1FE
166764-BD-1	CHEVRON CORP		02/10/2020	MORGAN STANLEY		492,883	455,000	467,067	462,755		(131)		(131)		462,624		30,259	30,259	3,573	11/17/2025	1FE
17305E-GR-0	CITIBANK CREDIT CARD		01/24/2020	Undefined		104,016	100,000	103,512	103,239		(119)		(119)		103,120		896	896	455	12/07/2022	1FE
18978C-AC-7	ONH EQUIPMENT TRUST		03/17/2020	WELLS		24,711	24,711	24,726	24,724						24,724		(13)	(13)	75	02/15/2023	1FE
12652C-AC-3	CSMC 17HL2 A3		03/01/2020	PRINCIPAL RECEIPT		55,112	55,112	56,171	56,166		(1,054)		(1,054)		55,112				298	10/25/2047	1FM
30288*-AA-8	FLNG LIQUEFACTION 2 LLC		03/31/2020	GOLDMAN		17,700	17,700	17,700	17,700						17,700				402	03/31/2038	2FE
45082#-AA-0	IBERIA 2019-1 ENHANCED EQUIP		03/20/2020	MORGAN STANLEY		10,600	10,600	10,600	10,600						10,600				205	05/20/2033	1PL
46643K-AA-9	JPMIT 145 A1		03/01/2020	PRINCIPAL RECEIPT		37,375	37,375	37,375	37,726		(350)		(350)		37,375				167	10/01/2029	1FM
66989H-AD-0	NOVARTIS CAPITAL CORP		02/19/2020	VARIOUS		1,105,225	1,100,000	1,151,115	1,103,027		(1,279)		(1,279)		1,101,748		3,477	3,477	15,608	04/24/2020	1FE
81745M-AA-9	SEQUOIA MORTGAGE TRUST		03/01/2020	PRINCIPAL RECEIPT		13,363	13,363	12,701	12,745		618		618		13,363				45	02/25/2043	1FM
82281E-BR-7	SHELLPOINT		03/01/2020	PRINCIPAL RECEIPT		35,811	35,811	36,141	36,132		(321)		(321)		35,811				244	10/25/2031	1FM
82436#-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		03/15/2020	Sink PMT @ 100.0000000		983	983	993	992		(9)		(9)		983				7	03/15/2037	2
91159H-HA-1	US BANKCORP		02/21/2020	USBANC		282,865	275,000	276,738	275,287		(28)		(28)		275,259		7,606	7,606	2,867	05/24/2021	1FE
92329N-AN-0	VENTURE CDO LFDT		03/17/2020	GOODHILL		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				7,913	09/10/2029	1FE
92826C-AB-8	VISA INC		01/30/2020	VARIOUS		652,523	650,000	654,680	650,953		(73)		(73)		650,879		1,644	1,644	1,750	12/14/2020	1FE
92917N-AC-2	VOYA 2019-1A		03/04/2020	GOODHILL		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000				14,187	04/15/2029	1FE

STATEMENT AS OF MARCH 31, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation and Admini- strative Symbol
98162G-AB-8	WORLD OMNI AUTOMOBILE LEASE		03/21/2020	PRINCIPAL RECEIPT		8,987	8,987	8,986	8,987						8,987				41	07/15/2022	1FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					5,752,173	5,694,661	5,769,402	5,711,406		(7,597)		(7,597)		5,703,806		48,367	48,367	49,313	XXX	XXX
8399997	Total - Bonds - Part 4					8,520,072	8,416,608	8,549,144	8,482,948		(32,365)		(32,365)		8,450,580		69,491	69,491	72,177	XXX	XXX
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					8,520,072	8,416,608	8,549,144	8,482,948		(32,365)		(32,365)		8,450,580		69,491	69,491	72,177	XXX	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks						XXX													XXX	XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX	XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks						XXX													XXX	XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX	XXX
9999999	Totals					8,520,072	XXX	8,549,144	8,482,948		(32,365)		(32,365)		8,450,580		69,491	69,491	72,177	XXX	XXX

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

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

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

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

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

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

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6	7	8	
					First Month	Second Month	Third Month	
JP Morgan Chase Bank Madison, WI					(196,312)	253,345	71,420	XXX
Fifth Third Bank Cincinnati, OH					(339,398)	1,101,537	(117,993)	XXX
Federal Home Loan Bank Cincinnati, OH		0.020	3,902		39,277	309,397	2,288,842	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	3,902		(496,432)	1,664,279	2,242,269	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX	3,902		(496,432)	1,664,279	2,242,269	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	3,902		(496,432)	1,664,279	2,242,269	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]