



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

QUARTERLY STATEMENT

AS OF JUNE 30, 2020

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

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

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

Internet Website Address www.uflife.com

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

OFFICERS

President & CEO 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

Thomas Cresson Hardy - Chairman Jay Cresson Hardy John Bernard Yanko Jerry Michael Gannon David Benjamin Abraham David Kevin Mullen # David M Davis #

State of Ohio County of Hamilton SS:

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

Jay Hardy President & CEO

Elaine Greer Secretary

Kevin Smith Treasurer

Subscribed and sworn to before me this 17th day of August 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.....

Tara Johnson Notary 06/18/2022

STATEMENT AS OF JUNE 30, 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	319,318,982		319,318,982	309,869,527
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,740,600		1,740,600	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 (\$227,180), cash equivalents (\$3,288,506) and short-term investments (\$250,258)	3,765,941		3,765,941	4,636,830
6. Contract loans (including \$ premium notes)	409,086		409,086	366,078
7. Derivatives				
8. Other invested assets	650,000		650,000	
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)	325,884,609		325,884,609	316,303,035
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,722,625		2,722,625	2,648,487
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	31,403		31,403	37,735
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,829,950		2,829,950	2,861,856
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,676,080		1,676,080	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	27,644		27,644	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	2,240,003	325,378	1,914,625	1,932,086
19. Guaranty funds receivable or on deposit	29,548		29,548	34,116
20. Electronic data processing equipment and software	127,395	109,516	17,879	24,967
21. Furniture and equipment, including health care delivery assets (\$)	11,887	11,887		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	970,326		970,326	9,939
24. Health care (\$) and other amounts receivable	288,626	288,626		
25. Aggregate write-ins for other than invested assets	30,394	30,394		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	336,870,492	765,802	336,104,690	323,880,659
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	336,870,492	765,802	336,104,690	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	30,264	30,264		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	30,394	30,394		

STATEMENT AS OF JUNE 30, 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 \$ 247,263,207 less \$ included in Line 6.3 (including \$ Modco Reserve).....	247,263,207	245,974,704
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve).....		
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	2,871,597	3,318,344
4. Contract claims:		
4.1 Life	2,423,920	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	148,612	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	2,642,522	2,449,670
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed	47,386	
12. General expenses due or accrued	359,591	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	119,696	200,169
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	399,898	88,611
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	711,555	782,564
18. Amounts held for agents' account, including \$ agents' credit balances	1,349,221	1,328,981
19. Remittances and items not allocated	736,668	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 \$ 58,466,000 and interest thereon \$	58,819,600	46,319,000
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,292,385	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)	319,185,857	306,927,763
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	319,185,857	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)	11,309,963	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)	14,394,333	14,428,397
38. Totals of Lines 29, 30 and 37	16,918,833	16,952,897
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	336,104,690	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 JUNE 30, 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	17,583,416	22,019,517	41,651,263
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	5,131,244	5,039,080	10,053,787
4. Amortization of Interest Maintenance Reserve (IMR)	81,413	66,282	153,125
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	1,174,035	1,345,319	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	75,497	33,288	740,719
9. Totals (Lines 1 to 8.3)	24,045,604	28,503,486	54,756,344
10. Death benefits	16,356,054	14,253,901	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	168,609	104,337	288,459
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	19,733	(10,363)	14,267
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	1,288,503	6,304,726	11,475,244
20. Totals (Lines 10 to 19)	17,832,898	20,652,600	39,498,813
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	3,210,893	4,177,879	7,989,444
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	1,843,345	1,821,278	3,665,827
24. Insurance taxes, licenses and fees, excluding federal income taxes	657,802	749,455	1,353,247
25. Increase in loading on deferred and uncollected premiums	(17,062)	55,013	(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)	23,527,877	27,456,224	52,354,190
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	517,728	1,047,263	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)	517,728	1,047,263	2,402,154
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	238,375	321,484	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)	279,353	725,779	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)	279,353	725,779	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)	279,353	725,779	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	182,406	95,878	333,574
41. Change in nonadmitted assets	(32,921)	6,249	(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	(62,903)	18,090	(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	(400,000)	(311,000)	(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)	(34,065)	534,996	1,011,391
55. Capital and surplus, as of statement date (Lines 36 + 54)	16,918,830	16,476,500	16,952,895
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	75,497	33,288	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)	75,497	33,288	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 JUNE 30, 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	17,661,639	21,911,482	41,959,454
2. Net investment income	5,031,710	5,105,763	10,338,688
3. Miscellaneous income	1,277,962	1,389,949	2,905,612
4. Total (Lines 1 to 3)	23,971,311	28,407,194	55,203,754
5. Benefit and loss related payments	19,596,514	12,767,918	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	6,207,503	6,823,108	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)	25,804,018	19,591,025	39,561,060
11. Net cash from operations (Line 4 minus Line 10)	(1,832,707)	8,816,169	15,642,694
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	23,764,466	18,103,051	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)	23,764,466	18,103,051	44,826,786
13. Cost of investments acquired (long-term only):			
13.1 Bonds	33,071,566	26,319,755	64,616,136
13.2 Stocks	310,000	167,300	223,800
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets	650,000		
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	34,031,566	26,487,055	64,839,936
14. Net increase (or decrease) in contract loans and premium notes	43,008	27,984	71,966
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(10,310,108)	(8,411,987)	(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	12,500,600	1,924,000	3,679,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(446,747)	1,179,264	3,077,708
16.5 Dividends to stockholders	400,000	311,000	592,000
16.6 Other cash provided (applied)	(381,931)	141,426	(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)	11,271,922	2,933,690	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)	(870,893)	3,337,872	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)	3,765,941	6,479,985	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	6,358,419	6,907,540	12,516,822
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	16,750,874	21,178,708	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)	23,109,292	28,086,248	52,587,738
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	23,109,292	28,086,248	52,587,738
14. Deposit-type contracts	14,143,289	15,915,954	45,982,505
15. Total (Lines 13 and 14)	37,252,581	44,002,202	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	279,352	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	279,352	1,610,661
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	16,918,833	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	16,918,833	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

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 June 30, 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 17,406 shares or \$1,740,600 of membership/activity stock at June 30, 2020.

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

(3) Collateral Pledged to FHLB

a. As of June 30, 2020 the Company has pledged bonds with face value of \$58.06M and fair value of \$64.77M and a book adjusted carry value of \$55.77M as collateral to FHLB.

(4) Borrowing from FHLB

a. As of June, 2020 the Company has received funding advances from FHLB totaling \$58,466,000

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.

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

4. Shareholder dividends of \$400,000 were paid as of June 30, 2020.

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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/25/2018
- 6.4 By what department or departments?
OHIO
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [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.
- 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
Prior Year-End
Book/Adjusted
Carrying Value | 2
Current Quarter
Book/Adjusted
Carrying Value |
|---|--|---|
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 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.
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 JUNE 30, 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, Ohio 45202

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

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

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

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

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

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

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

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]

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
.....

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

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

STATEMENT AS OF JUNE 30, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

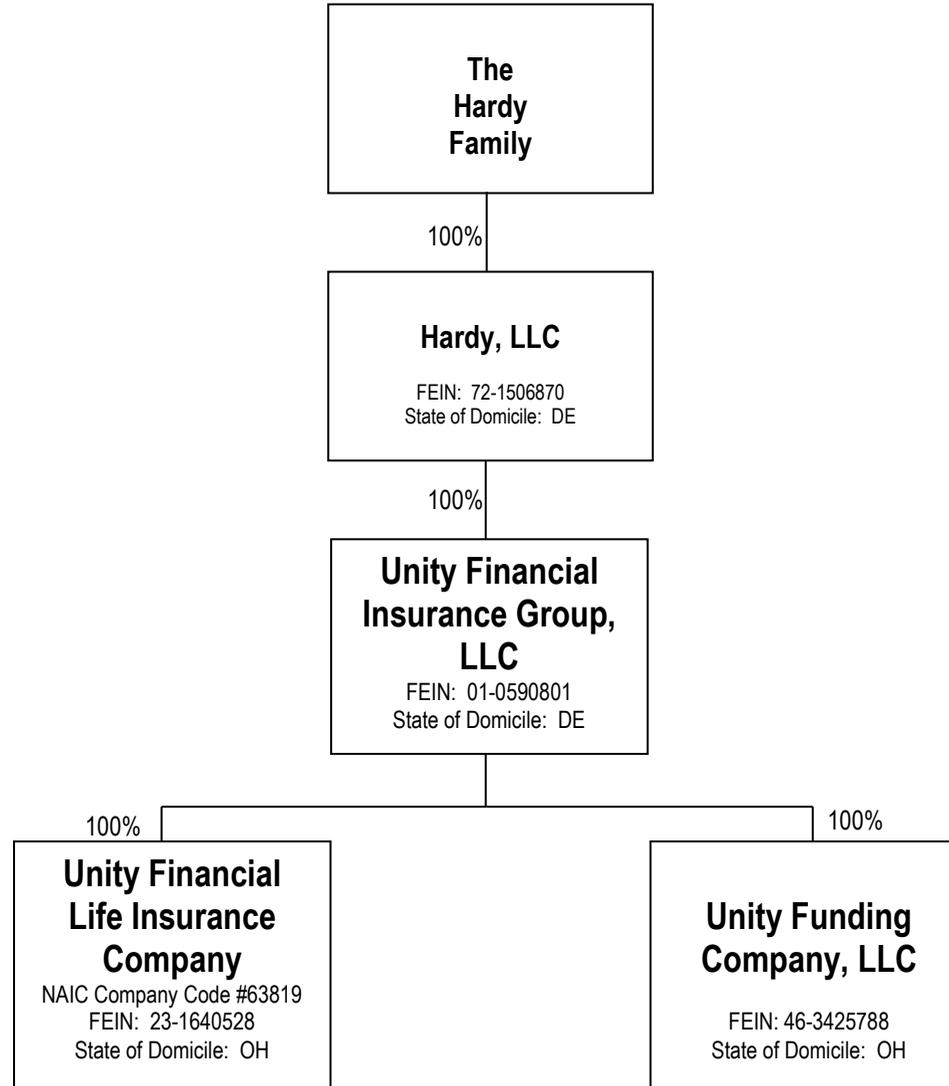
States, Etc.	1	Direct Business Only					6	7
		Life Contracts		4	5	Total Columns 2 Through 5		
		2	3					
	Active Status (a)	Life Insurance Premiums	Annuity Considerations				Deposit-Type Contracts	
1. Alabama	AL	L	406,715				406,715	203,814
2. Alaska	AK	N	1,089				1,089	
3. Arizona	AZ	L	136,844				136,844	151,044
4. Arkansas	AR	L	47,769				47,769	2,615,017
5. California	CA	L	381,544				381,544	
6. Colorado	CO	L	425,390				425,390	
7. Connecticut	CT	L	12,726				12,726	397,600
8. Delaware	DE	L	14,179				14,179	
9. District of Columbia	DC	L	21,321				21,321	
10. Florida	FL	L	1,299,964				1,299,964	
11. Georgia	GA	L	471,042				471,042	
12. Hawaii	HI	L						273,000
13. Idaho	ID	L	1,321				1,321	49,650
14. Illinois	IL	L	536,328				536,328	
15. Indiana	IN	L	1,549,711				1,549,711	891,471
16. Iowa	IA	L	12,584				12,584	
17. Kansas	KS	L	60,635				60,635	220,148
18. Kentucky	KY	L	451,754				451,754	
19. Louisiana	LA	L	747,184				747,184	94,000
20. Maine	ME	L	24,700				24,700	
21. Maryland	MD	L	147,910				147,910	
22. Massachusetts	MA	L	192,094				192,094	232,091
23. Michigan	MI	L	11,660				11,660	1,323,448
24. Minnesota	MN	L	96,044				96,044	1,003,975
25. Mississippi	MS	L	993,116				993,116	274,575
26. Missouri	MO	L	406,393				406,393	5,000
27. Montana	MT	L	533				533	
28. Nebraska	NE	L	58,170				58,170	29,231
29. Nevada	NV	L	11,909				11,909	
30. New Hampshire	NH	L	33,638				33,638	115,984
31. New Jersey	NJ	L	255,363				255,363	1,704,496
32. New Mexico	NM	L	61,282				61,282	
33. New York	NY	N	31,130				31,130	
34. North Carolina	NC	L	2,099,124				2,099,124	679,032
35. North Dakota	ND	L	2,125				2,125	
36. Ohio	OH	L	789,362				789,362	131,353
37. Oklahoma	OK	L	196,611				196,611	243,607
38. Oregon	OR	L	22,813				22,813	
39. Pennsylvania	PA	L	1,093,606				1,093,606	1,674,686
40. Rhode Island	RI	L	126				126	
41. South Carolina	SC	L	527,079				527,079	
42. South Dakota	SD	L	1,633				1,633	
43. Tennessee	TN	L	486,758				486,758	176,390
44. Texas	TX	L	7,579,964				7,579,964	1,486,577
45. Utah	UT	L	1,258				1,258	9,000
46. Vermont	VT	L	1,877				1,877	44,600
47. Virginia	VA	L	116,871				116,871	84,090
48. Washington	WA	L	4,302				4,302	
49. West Virginia	WV	L	59,844				59,844	
50. Wisconsin	WI	L	995,724				995,724	29,411
51. Wyoming	WY	L	1,489				1,489	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N	526				526	
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Aliens	OT	XXX	951				951	
59. Subtotal	XXX		22,884,084				22,884,084	14,143,289
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		22,884,084				22,884,084	14,143,289
96. Plus Reinsurance Assumed	XXX							
97. Totals (All Business)	XXX		22,884,084				22,884,084	14,143,289
98. Less Reinsurance Ceded	XXX		5,222,445				5,222,445	12,589,920
99. Totals (All Business) less Reinsurance Ceded	XXX		17,661,638				17,661,638	1,553,369
DETAILS OF WRITE-INS								
58001. Jamaica	XXX		951				951	
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		951				951	
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



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.

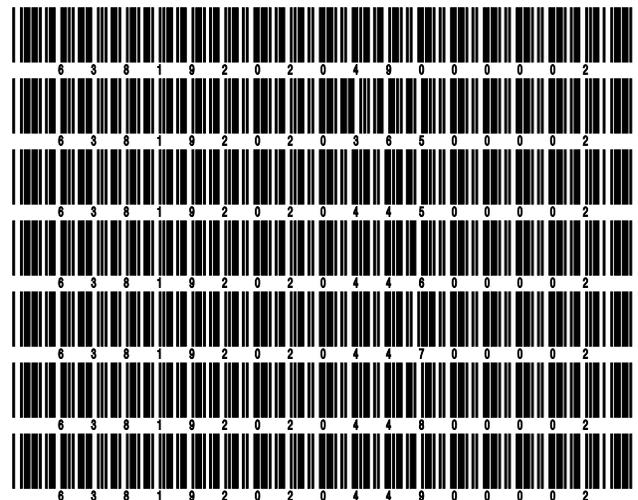
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required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

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

STATEMENT AS OF JUNE 30, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

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

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	650,000	
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)	650,000	
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	650,000	

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	311,300,127	290,363,714
2. Cost of bonds and stocks acquired	33,381,566	64,839,936
3. Accrual of discount	199,077	335,195
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	331,514	1,298,133
6. Deduct consideration for bonds and stocks disposed of	23,780,125	44,943,234
7. Deduct amortization of premium	388,235	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	15,659	114,922
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	321,059,583	311,300,127
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	321,059,583	311,300,127

STATEMENT AS OF JUNE 30, 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)	251,685,976	16,903,976	13,325,344	(75,270)	251,685,976	255,189,338		245,968,673
2. NAIC 2 (a)	65,058,093	550,000	1,202,124	(26,292)	65,058,093	64,379,677		64,952,843
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	316,744,069	17,453,976	14,527,468	(101,562)	316,744,069	319,569,015		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	316,744,069	17,453,976	14,527,468	(101,562)	316,744,069	319,569,015		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 \$ 250,034 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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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	250,258	xxx	250,853	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	61	65
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	61	
6. Deduct consideration received on disposals	800,301	
7. Deduct amortization of premium	1,551	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)	250,258	1,051,988
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	250,258	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	4,611,615	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	3,828,658	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)	3,288,506	2,505,549
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	3,288,506	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

STATEMENT AS OF JUNE 30, 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation and Admini- strative Symbo	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
	RELATED PARTY TRANSACTION	CINCINNATI	OH	JAY HARDY		06/30/2020		650,000				100.000
	3099999. Collateral Loans - Affiliated							650,000				XXX
	4899999. Total - Unaffiliated											XXX
	4999999. Total - Affiliated							650,000				XXX
	5099999 - Totals							650,000				XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
NONE																			
	5099999 - Totals																		

STATEMENT AS OF JUNE 30, 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	
912810-FE-3	US TREASURY BOND		05/18/2020	GOLDMAN		41,866	30,000	426	1	
0599999. Subtotal - Bonds - U.S. Governments						41,866	30,000	426	XXX	
928172-7B-5	VIRGINIA STATE PUB BLDG		04/09/2020	SELECT ONE		380,000	380,000		1FE	
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						380,000	380,000		XXX	
178772-AA-7	CITYLINE MORTGAGE TRUST		04/03/2020	Undefined		595,500	600,000	278	1	
31418C-XM-1	FN MA3383		04/01/2020	BNP PARI		290,303	279,054	380	1FE	
36248G-AD-2	GS MORTGAGE SECURITIES TRUST		04/07/2020	Undefined		204,750	200,000	190	1	
77340E-AN-6	ROCKFORD TOWER CLO 2017-1		04/01/2020	NOMURA		2,262,500	2,500,000	10,938	1	
90932J-AA-0	UNITED AIRLINE		04/09/2020	SELECT ONE		464,289	549,000	8,688	1FE	
92890N-AU-3	WFRBS COMIL MTG		04/09/2020	Undefined		498,535	500,000	519	1	
3199999. Subtotal - Bonds - U.S. Special Revenues						4,315,877	4,628,054	20,993	XXX	
02005N-BH-2	ALLY FINL INC		04/15/2020	SELECT ONE		244,175	250,000	3,929	1FE	
032654-AS-4	ANALOG DEVICES INC		04/06/2020	SELECT ONE		109,446	110,000		1FE	
037389-BE-2	AON CORP		05/12/2020	SELECT ONE		224,921	225,000		1FE	
05969B-AD-5	BANCO SANTANDER MEXICO		04/14/2020	MORGAN STANLEY		150,000	150,000		1FE	
05565E-BK-0	BMW US CAPITAL		04/07/2020	SELECT ONE		499,840	500,000		1FE	
161175-BU-7	CHARTER COMM OPER		04/14/2020	MORGAN STANLEY		313,617	315,000		1FE	
125581-GR-3	CIT GROUP INC NEW SR NT		04/16/2020	BNP PARI		243,883	235,000	2,578	1FE	
172967-MS-7	CITIGROUP INC		06/01/2020	CITIGROU		835,000	835,000		1FE	
19565C-AA-8	COLONIAL ENTERPRISES INC		05/06/2020	SELECT ONE		499,745	500,000		1FE	
225401-AQ-1	CREDIT SUISSE GROUP		06/02/2020	CREDIT SUISSE SECURITIES		300,000	300,000		1FE	
24715B-AU-8	DELOITTE & TOUCHE LLP		05/07/2020	USBANC		1,000,000	1,000,000		1FE	
23355L-AK-2	DXC TECHNOLOGY CO		04/14/2020	MERRILL		54,885	55,000		1FE	
27409L-AE-3	EAST OHIO GAS COMPANY		06/02/2020	SELECT ONE		305,586	310,000		1FE	
29364G-AL-7	ENTERGY CORP		05/14/2020	SELECT ONE		249,885	250,000		1FE	
29670G-AE-2	ESSENTIAL UTILITIES INC		04/16/2020	SELECT ONE		354,141	350,000	163	1FE	
33834D-AA-2	FIVE CORNERS FND		05/19/2020	SELECT ONE		460,000	460,000		1FE	
34528Q-FU-3	FORDF 2017-3 A		04/15/2020	Undefined		488,438	500,000	69	1	
35086B-AF-8	FOUR CORNERS		04/08/2020	JP MORGAN		550,000	550,000		2Z	
36166N-AC-7	GE CAPITAL FUNDING		05/06/2020	SELECT ONE		200,000	200,000		1FE	
46647P-BN-5	JP MORGAN CHASE & CO		04/16/2020	SELECT ONE		351,633	350,000		1FE	
513075-BL-4	LAMAR CORP		04/16/2020	RBC CAP		243,178	235,000	2,965	1FE	
526057-BW-3	LENNAR CORP		04/16/2020	SUMRIDGE		247,408	235,000	3,978	1FE	
74316J-5E-5	MUZ US HIGH YIELD BOND		06/01/2020	VARIOUS		755,448			1	
64110L-AX-4	NETFLIX		04/16/2020	JP MORGAN		246,729	210,000	5,764	1FE	
65364U-AN-6	NIAGARA MOHAWK POWER CORP		06/23/2020	SELECT ONE		425,000	425,000		1FE	
69478X-AE-5	PACIFIC PREMIER BANCORP, INC		06/09/2020	SELECT ONE		150,000	150,000		1FE	
72147K-AC-2	PILGRIM'S PRIDE CORP		04/16/2020	BARCLAYS		244,800	240,000	1,342	1FE	
745867-AW-1	PULTEGROUP INC		04/16/2020	CREDIT SUISSE SECURITIES		244,950	230,000	1,722	1FE	
74840L-AA-0	QUICKEN LOANS INC		04/16/2020	CREDIT SUISSE SECURITIES		244,800	240,000	6,478	1FE	
75884R-BA-0	REGENCY CENTERS		05/11/2020	SELECT ONE		84,834	85,000		1FE	
81211K-AK-6	SEALED AIR CORP NEW		04/16/2020	SELECT ONE		244,969	225,000	4,082	1FE	
87264A-AY-1	T-MOBILE USA		04/02/2020	SELECT ONE		109,533	110,000		1FE	
90985F-AH-9	UNITEC COMMUNITY BANKS INC		06/12/2020	SELECT ONE		100,000	100,000		1FE	
914455-UG-3	UNIVERSITY OF MICHIGAN MI		06/10/2020	MERRILL		330,000	330,000		1FE	
91533B-AF-7	UP JOHN INC		06/17/2020	GOLDMAN		39,896	40,000		1FE	
91913Y-AX-8	VALERO ENERGY CORP		04/14/2020	SELECT ONE		189,789	190,000		1	
91913Y-AY-6	VALERO ENERGY CORP		04/16/2020	SELECT ONE		60,064	60,000	19	1FE	
928668-BF-8	VOLKSWAGEN GROUP		05/06/2020	SELECT ONE		199,852	200,000		1FE	
254687-FZ-4	WALT DISNEY COMPANY		05/11/2020	SELECT ONE		154,789	155,000		1FE	
95000U-2Q-5	WELLS FARGO & CO		04/23/2020	SELECT ONE		495,000	495,000		1FE	
98459L-AC-7	YALE UNIVERSITY		06/02/2020	BARCLAYS		470,000	470,000		1FE	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						12,716,234	11,870,000	33,089	XXX	
8399997. Total - Bonds - Part 3							17,453,977	16,908,054	54,508	XXX
8399998. Total - Bonds - Part 5							XXX	XXX	XXX	XXX
8399999. Total - Bonds							17,453,977	16,908,054	54,508	XXX
8999997. Total - Preferred Stocks - Part 3								XXX	XXX	XXX
8999998. Total - Preferred Stocks - Part 5							XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks								XXX	XXX	XXX

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STATEMENT AS OF JUNE 30, 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
313360-22-5	FEDERAL HOME LOAN BANK CINCINNATI		.06/30/2020	FEDERAL HOME LOAN BANK	185,800.000	185,800			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						185,800	XXX		XXX
9799997. Total - Common Stocks - Part 3						185,800	XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						185,800	XXX		XXX
9899999. Total - Preferred and Common Stocks						185,800	XXX		XXX
9999999 - Totals						17,639,777	XXX	54,508	XXX

STATEMENT AS OF JUNE 30, 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	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	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 Contractual Maturity Date	NAIC Designation and Administrative Symbol
38374F-3P-7	GNMA 2004-026 GE		06/15/2020	PRINCIPAL RECEIPT		13,173	13,173	12,032	12,943		229		229		13,173				275	04/16/2034	1
38378K-QE-2	GNMA 2013-072 A		06/16/2020	PRINCIPAL RECEIPT		66,288	66,288	67,308	66,923		(641)		(641)		66,288				637	10/16/2046	1
312810-FE-3	US TREASURY BOND		05/06/2020	GOLDMAN		41,836	30,000	29,906	29,956		1		1		29,957		11,878	11,878	1,284	08/15/2028	1
0599999	Subtotal - Bonds - U.S. Governments					121,297	109,461	109,246	109,828		(411)		(411)		109,418		11,878	11,878	2,196	XXX	XXX
97705L-NIK-9	WISCONSIN ST GO BDS		05/01/2020	CALLED @ 100.0000000		475,000	475,000	475,000	475,000						475,000				11,638	05/01/2023	1FE
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions					475,000	475,000	475,000	475,000						475,000				11,638	XXX	XXX
24916P-EU-7	DENVER COLO CITY & CNTY BRD		06/05/2020	CALLED @ 100.0000000		800,000	800,000	789,704	792,221		139		139		792,360		7,640	7,640	22,667	12/15/2034	1FE
3128MJ-5B-2	FG		06/16/2020	PRINCIPAL RECEIPT		292,917	292,917	287,951	288,022		4,896		4,896		292,917				4,294	10/01/2048	1
31394Y-H9-8	FHLIC 2793 PE		06/25/2020	PRINCIPAL RECEIPT		7,092	7,092	6,356	7,067		25		25		7,092				156	05/15/2034	1
31395M-DU-0	FHLIC 2934 KG		06/25/2020	PRINCIPAL RECEIPT		5,973	5,973	5,821	5,965		7		7		5,973				126	02/15/2035	1
3132Y3-3P-7	FHLIC PC GOLD F60559805		06/25/2020	PRINCIPAL RECEIPT		192,697	192,697	200,345	200,258		(7,561)		(7,561)		192,697				3,690	11/01/2048	1
3140HC-CG-9	FN BJ9970		06/25/2020	PRINCIPAL RECEIPT		461,154	461,154	470,043	469,889		(8,735)		(8,735)		461,154				7,591	05/01/2048	1
314009-HB-9	FN CA2054		06/15/2020	PRINCIPAL RECEIPT		192,052	192,052	199,644	199,486		(7,435)		(7,435)		192,052				3,699	07/01/2048	1
31418C-XM-1	FN MA3383		06/25/2020	PRINCIPAL RECEIPT		36,862	36,862	38,348	38,348		(1,486)		(1,486)		36,862				159	06/01/2048	1FE
31418D-F0-0	FN MA3774		06/15/2020	PRINCIPAL RECEIPT		257,499	257,499	261,401	261,384		(3,886)		(3,886)		257,499				3,207	09/01/2049	1
31418C-Z9-8	FNMA		06/26/2020	PRINCIPAL RECEIPT		243,758	243,758	247,241	247,192		(3,433)		(3,433)		243,758				4,155	09/01/2048	1
31394U-KE-1	FNMA 2005-102 PG		06/25/2020	PRINCIPAL RECEIPT		9,278	9,278	8,665	9,233		45		45		9,278				195	11/25/2035	1
31412U-Y6-1	FNMA POOL - 935533		06/25/2020	PRINCIPAL RECEIPT		2,630	2,630	2,684	2,648		(17)		(17)		2,630				56	08/01/2039	1
31416B-NK-0	FNMA POOL - 995094		06/25/2020	PRINCIPAL RECEIPT		4,695	4,695	5,010	4,756		(60)		(60)		4,695				85	11/01/2035	1
31417G-ZP-4	FNMA POOL - AB9749		06/25/2020	PRINCIPAL RECEIPT		87,481	87,481	86,771	86,898		583		583		87,481				1,120	06/01/2043	1
31417M-Q0-9	FNMA POOL - AC3162		06/25/2020	PRINCIPAL RECEIPT		5,847	5,847	6,055	5,863		(16)		(16)		5,847				701	10/01/2041	1
31417S-AA-8	FNMA POOL - AC5400		06/25/2020	PRINCIPAL RECEIPT		3,567	3,567	3,614	3,575		(9)		(9)		3,567				101	10/01/2039	1
31418S-CJ-6	FNMA POOL - AD4572		06/25/2020	PRINCIPAL RECEIPT		5,443	5,443	5,659	5,497		(54)		(54)		5,443				131	05/01/2040	1
31418T-D5-3	FNMA POOL - AD5523		06/25/2020	PRINCIPAL RECEIPT		7,705	7,705	7,826	7,736		(31)		(31)		7,705				159	06/01/2040	1
31419C-D3-4	FNMA POOL - AE1921		06/25/2020	PRINCIPAL RECEIPT		3,712	3,712	3,816	3,728		(16)		(16)		3,712				68	09/01/2040	1
3138A9-CX-0	FNMA POOL - AH7285		06/25/2020	PRINCIPAL RECEIPT		19,366	19,366	19,025	19,277		90		90		19,366				331	03/01/2041	1
3138AD-HM-0	FNMA POOL - AI0235		06/25/2020	PRINCIPAL RECEIPT		2,903	2,903	2,925	2,904		(1)		(1)		2,903				42	05/01/2026	1
31417Y-TU-1	FNMA POOL - MA0562		06/25/2020	PRINCIPAL RECEIPT		5,173	5,173	5,402	5,250		(77)		(77)		5,173				92	11/01/2040	1
31417Y-W3-7	FNMA POOL - MA0665		06/25/2020	PRINCIPAL RECEIPT		14,710	14,710	14,785	14,738		(28)		(28)		14,710				254	02/01/2041	1
31418D-ET-5	FNMA POOL MA3745		06/26/2020	PRINCIPAL RECEIPT		351,077	351,077	361,602	361,546		(10,469)		(10,469)		351,077				5,128	08/01/2049	1
3140JG-LW-3	FNMA-PASS THRU		06/25/2020	PRINCIPAL RECEIPT		146,573	146,573	152,585	152,540		(5,967)		(5,967)		146,573				2,617	12/01/2048	1
3132DV-4L-6	FR FNMA		06/25/2020	PRINCIPAL RECEIPT		80,101	80,101	84,475	84,464		(4,363)		(4,363)		80,101				1,499	10/01/2049	1
3132DV-3Y-9	FR FNMA SD8015		06/25/2020	PRINCIPAL RECEIPT		129,578	129,578	128,270	128,275		1,303		1,303		129,578				1,419	10/01/2049	1
594610-6Y-8	MICHIGAN ST GO SCH LN BDS 2		04/15/2020	MATURITY		490,000	490,000	543,537	492,876		(2,876)		(2,876)		490,000				10,535	04/15/2020	1FE
673588-EK-1	OAKLAND UNIV MICH REV GEN R		05/15/2020	MATURITY		850,000	850,000	850,000	850,000						850,000				10,753	05/15/2020	1FE
92888C-AC-1	VOLVO FINANCIAL		06/15/2020	PRINCIPAL RECEIPT		14,940	14,940	14,995	14,982		(42)		(42)		14,940				153	02/15/2022	1FE
3199999	Subtotal - Bonds - U.S. Special Revenues					4,724,783	4,724,783	4,814,555	4,728,270		(49,474)		(49,474)		4,717,143		7,640	7,640	84,553	XXX	XXX
008414-AA-2	ABMT 131 A1		06/25/2020	PRINCIPAL RECEIPT		28,030	28,030	28,459	28,455		(424)		(424)		28,030				420	07/25/2043	1FM
00392#-AA-0	ABTEEN VENTURES LLC		06/24/2020	GOLDMAN		11,367	11,367	11,367	11,367						11,367				192	08/15/2039	1PL
00102D-AA-6	ACIS CLO LTD		05/01/2020	Undefined		198,185	198,185	198,433	198,380		(12,463)		(12,463)		185,917		12,268	12,268	2,266	11/01/2026	1FE
00724F-AC-5	ADOBE SYSTEMS INC		05/11/2020	VARIOUS		794,453	720,000	727,842	725,309		(346)		(346)		724,963		69,491	69,491	17,294	02/01/2025	1FE
02380#-AA-0	AMERICAN AIRLINES		04/01/2020	Sink PMT @ 100.0000000		8,678	8,678	8,678	8,678		(8,591)		(8,591)		87		8,591	8,591	157	10/01/2024	2PL
02379#-AA-3	AMERICAN AIRLINES INC		06/24/2020	Sink PMT @ 100.0000000		22,500	22,500	22,500	22,500						22,500				442	06/15/2024	2PL
02379#-AA-7	AMERICAN AIRLINES INC		06/24/2020	Sink PMT @ 100.0000000		20,625	20,625	20,625	20,625						20,625				364	06/15/2026	1PL
02005A-GM-4	AMOT ALLY MASTER OWNER TRUST		06/15/2020	PRINCIPAL RECEIPT		150,000	150,000	149,935	149,935		65		65		150,000				1,530	06/15/2020	1FE
038222-AH-8	APPLIED MATERIALS INC		06/30/2020	CALLED @ 100.6019600		251,505	250,000	251,101	251,101		(727)		(727)		250,374		(374)	(374)	6,354	10/01/2020	1FE
05363X-AN-7	AVERY POINT CLO LTD		04/20/2020	CITIGROU		157,006	157,006	157,068	156,965		(36)		(36)		156,929		76	76	2,168	07/17/2026	1FE
07330M-AA-5	BRANCH BANKING & TRUST		06/02/2020	CITIGROU		756,622	680,000	707,384	700,122		(1,111)		(1,111)		699,012		57,611	57,611	15,360	10/30/2026	1FE
125509-BM-0	CIGNA CORP		06/15/2020	MATURITY		450,000	450,000	493,155	452,924		(2,924)		(2,924)		450,000				11,531	06/15/2020	2FE
12572Q-AE-5	CME GROUP INC		05/08/2020	KEY		525,905	500,000	505,665	502,399		(303)		(303)		502,097		23,808	23,808	9,875	09/15/2022	1FE
18978C-AC-7	CMH EQUIPMENT TRUST		06/16/2020	WELLS		20,349	20,349	20,361	20,360		(1)		(1)		20,358		(10)	(10)	178	02/15/2023	1FE
12652C-AC-3	CSMC 17HL2 A3		06/25/2020	PRINCIPAL RECEIPT		124,524	124,524	126,917	126,906		(2,382)		(2,382)		124,524				1,856	10/25/2047	1FM
38141E-A6-6	GOLDMANN SACHS GROUP INC		06/15/2020	MATURITY		1,450,000	1,450,000	1,589,191	1,459,643		(9,643)		(9,643)		1,450,000				43,500	06/15/2020	1FE
43815N-AB-0	HONDA AUTO																				

STATEMENT AS OF JUNE 30, 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	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	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 Contractual Maturity Date	NAIC Designation and Administrative Symbol	
46625H-JX-9	JPMORGAN CHASE & CO		04/16/2020	FIRST TN		1,075,760	1,000,000	1,014,120	1,007,823		(487)		(487)		1,007,335		68,425	68,425	15,809	05/13/2024	1FE	
539830-BF-5	LOCKHEED MARTIN CORP		06/29/2020	CALLED @ 100.7670000		88,675	88,000	88,407	88,284		(156)		(156)		88,128		(128)	(128)	1,857	11/23/2020	1FE	
55907R-AA-6	MAGELLAN MIDSTREAM PARTN		06/19/2020	VARIOUS		588,479	575,000	612,364	581,176		(2,632)		(2,632)		578,544		(3,544)	(3,544)	35,065	02/01/2021	2FE	
66859W-AA-0	NORTHWOODS CAPITAL LTD		05/18/2020	BARCLAYS		7,064	7,064	7,064	7,064						7,064				110	11/15/2030	1FE	
81745M-AA-9	SEQUOIA MORTGAGE TRUST		06/01/2020	PRINCIPAL RECEIPT		23,934	23,934	22,747	22,826		1,108		1,108		23,934				186	02/25/2043	1FM	
82281E-BR-7	SHELLPOINT		06/01/2020	PRINCIPAL RECEIPT		51,054	51,054	51,525	51,512		(458)		(458)		51,054				664	10/25/2031	1FM	
82436F-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		06/25/2020	Sink PMT @ 100.0000000		994	994	1,004	1,002		(9)		(9)		994				18	03/15/2037	2	
92826C-AB-8	VISA INC		05/26/2020	VARIOUS		1,158,331	1,150,000	1,158,280	1,151,685		(600)		(600)		1,151,086		7,246	7,246	9,857	12/14/2020	1FE	
94974B-EV-8	WELLS FARGO & COMPANY		05/11/2020	MILLENNIUM ADVISORS		618,918	600,000	694,824	615,006		(4,182)		(4,182)		610,824		8,094	8,094	16,749	04/01/2021	1FE	
88432A-AW-0	WIND RIVER CLO LTD		04/21/2020	BNP PARI		12,264	12,264	12,264	12,264						12,264				198	10/18/2030	1FE	
98162G-AB-8	WORLD OMNI AUTOMOBILE LEASE		06/21/2020	PRINCIPAL RECEIPT		17,648	17,648	17,647	17,648						17,648				148	07/15/2022	1FE	
055650-DA-3	BP CAPITAL MARKETS PLC	C	04/07/2020	CREDIT SUISSE SECURITIES		103,117	100,000	98,127	98,867		53		53		98,920		4,197	4,197	1,967	03/17/2025	1FE	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					8,849,574	8,548,239	8,930,147	8,622,334		(46,522)		(46,522)		8,575,813		258,103	258,103	198,363	XXX	XXX	
8399997	Total - Bonds - Part 4					14,170,654	13,857,483	14,328,948	13,935,432		(96,407)		(96,407)		13,877,374		277,621	277,621	296,750	XXX	XXX	
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					14,170,654	13,857,483	14,328,948	13,935,432		(96,407)		(96,407)		13,877,374		277,621	277,621	296,750	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	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	XXX
9799999	Total - Common Stocks						XXX													XXX	XXX	
9899999	Total - Preferred and Common Stocks						XXX													XXX	XXX	
9999999	Totals					14,170,654	XXX	14,328,948	13,935,432		(96,407)		(96,407)		13,877,374		277,621	277,621	296,750	XXX	XXX	

E05.1

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

