



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 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 13th day of November 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 SEPTEMBER 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	319,548,432		319,548,432	309,869,527
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,771,500		1,771,500	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 (\$2,691,993), cash equivalents (\$1,907,329) and short-term investments (\$250,224)	4,849,546		4,849,546	4,636,830
6. Contract loans (including \$ premium notes)	421,699		421,699	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)	327,241,178		327,241,178	316,303,035
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,830,956		2,830,956	2,648,487
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	32,823		32,823	37,735
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,885,267		2,885,267	2,861,856
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	352,740		352,740	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	26,094		26,094	28,438
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	67,440		67,440	
18.2 Net deferred tax asset	2,367,761	449,145	1,918,616	1,932,086
19. Guaranty funds receivable or on deposit	27,264		27,264	34,116
20. Electronic data processing equipment and software	121,391	107,006	14,386	24,967
21. Furniture and equipment, including health care delivery assets (\$)	10,697	10,697		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,038,446		1,038,446	9,939
24. Health care (\$) and other amounts receivable	331,398	331,398		
25. Aggregate write-ins for other than invested assets	10,191	10,191		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	337,343,648	908,438	336,435,210	323,880,659
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	337,343,648	908,438	336,435,210	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	10,061	10,061		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	10,191	10,191		

STATEMENT AS OF SEPTEMBER 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, 107, 191 less \$ included in Line 6.3 (including \$ Modco Reserve).....	247, 107, 191	245,974, 704
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve).....		
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	2, 881, 983	3, 318, 344
4. Contract claims:		
4.1 Life	3, 309, 087	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	122, 777	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	3, 128, 652	2, 449, 670
10. Commissions to agents due or accrued-life and annuity contracts \$ 55,244 , accident and health \$ and deposit-type contract funds \$	55, 244	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	305, 677	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	112, 459	200, 169
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		88, 611
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	780, 596	782, 564
18. Amounts held for agents' account, including \$ agents' credit balances	1, 234, 557	1, 328, 981
19. Remittances and items not allocated	875, 772	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, 694, 600 and interest thereon \$	58, 694, 600	46, 319, 000
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1, 322, 662	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, 931, 258	306, 927, 763
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	319, 931, 258	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)	10, 895, 077	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)	13, 979, 447	14, 428, 397
38. Totals of Lines 29, 30 and 37	16, 503, 947	16, 952, 897
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	336, 435, 206	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 SEPTEMBER 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	26,475,842	32,640,576	41,651,263
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	7,674,923	7,536,364	10,053,787
4. Amortization of Interest Maintenance Reserve (IMR)	126,188	108,724	153,125
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	2,011,880	2,076,029	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	128,701	72,243	740,719
9. Totals (Lines 1 to 8.3)	36,417,534	42,433,936	54,756,344
10. Death benefits	25,640,999	20,529,275	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	237,580	201,705	288,459
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	28,095	(10,986)	14,267
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	1,132,487	9,946,550	11,475,244
20. Totals (Lines 10 to 19)	27,039,161	30,666,544	39,498,813
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	5,136,112	6,118,858	7,989,444
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	2,727,949	2,729,334	3,665,827
24. Insurance taxes, licenses and fees, excluding federal income taxes	972,771	1,077,365	1,353,247
25. Increase in loading on deferred and uncollected premiums	24,351	48,975	(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)	35,900,344	40,641,076	52,354,190
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	517,190	1,792,860	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)	517,190	1,792,860	2,402,154
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	336,150	519,304	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)	181,040	1,273,556	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)	181,040	1,273,556	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)	181,040	1,273,556	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	240,747	151,177	333,574
41. Change in nonadmitted assets	(175,556)	(23,617)	(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	(93,180)	(25,233)	(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	(602,000)	(465,000)	(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)	(448,950)	910,883	1,011,391
55. Capital and surplus, as of statement date (Lines 36 + 54)	16,503,945	16,852,386	16,952,895
DETAILS OF WRITE-INS			
08.301. MISCELLANEOUS INCOME	128,701	72,243	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)	128,701	72,243	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 SEPTEMBER 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	26,430,078	32,520,318	41,959,454
2. Net investment income	7,540,912	7,416,686	10,338,688
3. Miscellaneous income	2,169,011	2,160,223	2,905,612
4. Total (Lines 1 to 3)	36,140,002	42,097,226	55,203,754
5. Benefit and loss related payments	26,750,286	19,419,185	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	9,329,390	9,831,941	12,703,192
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	492,201	300,000	676,000
10. Total (Lines 5 through 9)	36,571,878	29,551,126	39,561,060
11. Net cash from operations (Line 4 minus Line 10)	(431,876)	12,546,099	15,642,694
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	37,262,149	33,357,964	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)	37,262,149	33,357,964	44,826,786
13. Cost of investments acquired (long-term only):			
13.1 Bonds	46,200,487	48,044,251	64,616,136
13.2 Stocks	340,900	223,800	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)	47,191,387	48,268,051	64,839,936
14. Net increase (or decrease) in contract loans and premium notes	55,621	50,290	71,966
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(9,984,860)	(14,960,377)	(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	12,375,600	4,724,000	3,679,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(436,361)	2,289,997	3,077,708
16.5 Dividends to stockholders	602,000	465,000	592,000
16.6 Other cash provided (applied)	(707,796)	99,585	(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)	10,629,444	6,648,581	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)	212,708	4,234,304	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)	4,849,543	7,376,416	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	8,969,619	9,796,201	12,516,822
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	25,215,212	31,327,964	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)	34,184,831	41,124,165	52,587,738
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	34,184,831	41,124,165	52,587,738
14. Deposit-type contracts	21,750,173	30,866,740	45,982,505
15. Total (Lines 13 and 14)	55,935,004	71,990,905	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	181,040	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	181,040	1,610,661
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	16,503,947	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	16,503,947	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	\$	37,952
2. 12 months or Longer	\$	- 0 -
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$	3,599,433
2. 12 months or Longer	\$	- 0 -
- (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 September 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 17,715 shares or \$1,771,500 of membership/activity stock at September 30, 2020.

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

(3) Collateral Pledged to FHLB

a. As of September 30, 2020 the Company has pledged bonds with face value of \$56.565M and fair value of \$63.371M and a book adjusted carry value of \$54.216M as collateral to FHLB.

(4) Borrowing from FHLB

a. As of September 30, 2020 the Company has received funding advances from FHLB totaling \$58,341,000

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 \$602,000 were paid as of September 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 No
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes No
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes No
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes No
- 14.2 If yes, please complete the following:
- | | 1
Prior Year-End
Book/Adjusted
Carrying Value | 2
Current Quarter
Book/Adjusted
Carrying Value |
|---|--|---|
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes No
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No 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 SEPTEMBER 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]

STATEMENT AS OF SEPTEMBER 30, 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
.....

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

Current Year To Date - Allocated by States and Territories

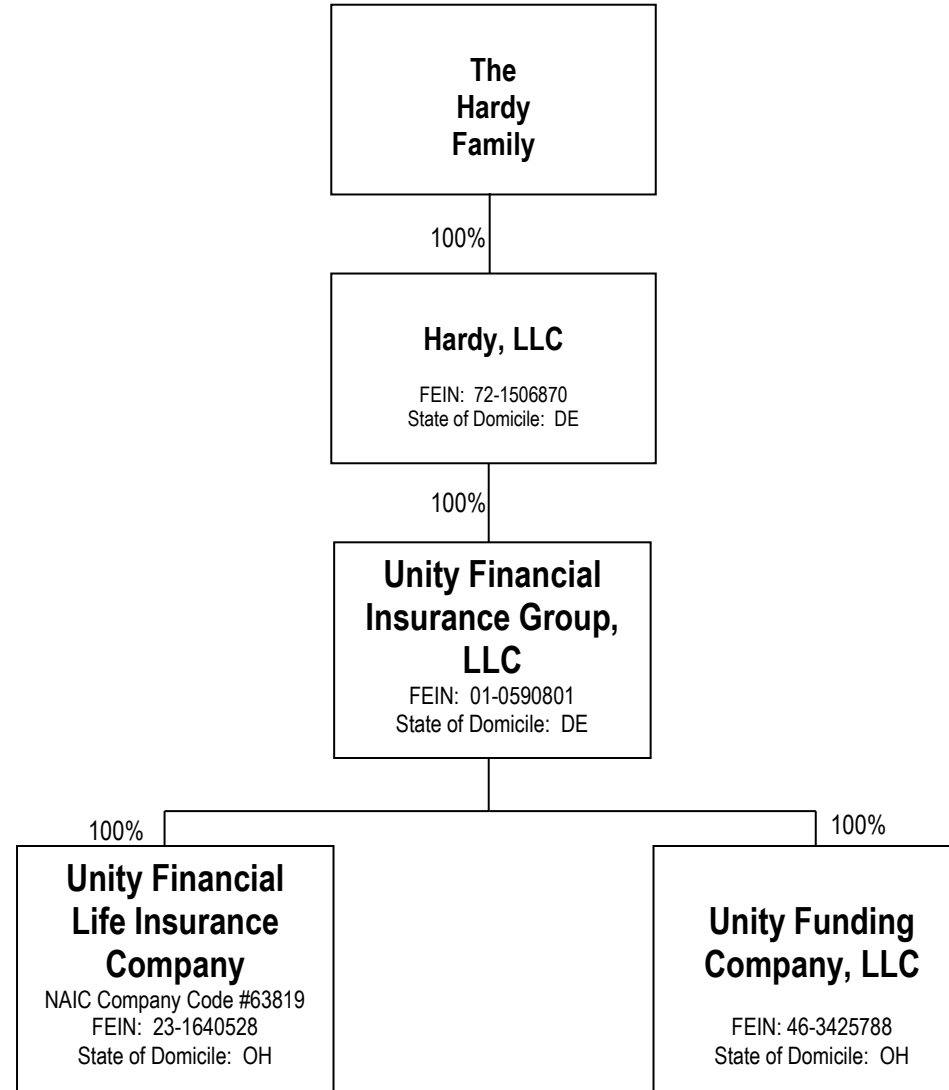
States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	L	666,147			666,147	357,382
2. Alaska	AK	N	1,618			1,618	
3. Arizona	AZ	L	149,236			149,236	292,044
4. Arkansas	AR	L	70,536			70,536	3,646,360
5. California	CA	L	677,386			677,386	
6. Colorado	CO	L	629,157			629,157	16,169
7. Connecticut	CT	L	14,953			14,953	1,302,460
8. Delaware	DE	L	20,978			20,978	
9. District of Columbia	DC	L	30,822			30,822	
10. Florida	FL	L	1,951,434			1,951,434	
11. Georgia	GA	L	723,959			723,959	
12. Hawaii	HI	L					273,000
13. Idaho	ID	L	2,015			2,015	128,721
14. Illinois	IL	L	797,420			797,420	16,000
15. Indiana	IN	L	2,002,623			2,002,623	1,141,891
16. Iowa	IA	L	75,679			75,679	
17. Kansas	KS	L	93,397			93,397	220,148
18. Kentucky	KY	L	680,236			680,236	
19. Louisiana	LA	L	1,111,263			1,111,263	94,000
20. Maine	ME	L	35,965			35,965	
21. Maryland	MD	L	209,736			209,736	
22. Massachusetts	MA	L	237,025			237,025	1,304,728
23. Michigan	MI	L	28,025			28,025	1,537,091
24. Minnesota	MN	L	142,918			142,918	1,212,772
25. Mississippi	MS	L	1,421,263			1,421,263	274,575
26. Missouri	MO	L	598,544			598,544	19,181
27. Montana	MT	L	679			679	
28. Nebraska	NE	L	95,631			95,631	160,205
29. Nevada	NV	L	17,430			17,430	
30. New Hampshire	NH	L	35,478			35,478	167,984
31. New Jersey	NJ	L	417,339			417,339	2,200,664
32. New Mexico	NM	L	83,454			83,454	
33. New York	NY	N	43,831			43,831	
34. North Carolina	NC	L	3,239,130			3,239,130	1,079,032
35. North Dakota	ND	L	2,425			2,425	
36. Ohio	OH	L	1,176,711			1,176,711	175,370
37. Oklahoma	OK	L	396,843			396,843	260,825
38. Oregon	OR	L	29,626			29,626	
39. Pennsylvania	PA	L	1,619,769			1,619,769	2,426,382
40. Rhode Island	RI	L	202			202	30,000
41. South Carolina	SC	L	781,964			781,964	
42. South Dakota	SD	L	2,421			2,421	
43. Tennessee	TN	L	693,536			693,536	431,735
44. Texas	TX	L	11,399,576			11,399,576	2,361,789
45. Utah	UT	L	2,025			2,025	88,824
46. Vermont	VT	L	2,830			2,830	139,600
47. Virginia	VA	L	173,745			173,745	84,090
48. Washington	WA	L	6,511			6,511	
49. West Virginia	WV	L	95,688			95,688	
50. Wisconsin	WI	L	1,501,861			1,501,861	307,150
51. Wyoming	WY	L	2,126			2,126	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N	758			758	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	51			51	
58. Aggregate Other Aliens	OT	XXX	1,472			1,472	
59. Subtotal	XXX		34,195,447			34,195,447	21,750,173
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		34,195,447			34,195,447	21,750,173
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX		34,195,447			34,195,447	21,750,173
98. Less Reinsurance Ceded	XXX		7,765,369			7,765,369	19,330,141
99. Totals (All Business) less Reinsurance Ceded	XXX		26,430,078			26,430,078	2,420,033
DETAILS OF WRITE-INS							
58001. Jamaica	XXX		1,472			1,472	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		1,472			1,472	
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



STATEMENT AS OF SEPTEMBER 30, 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.

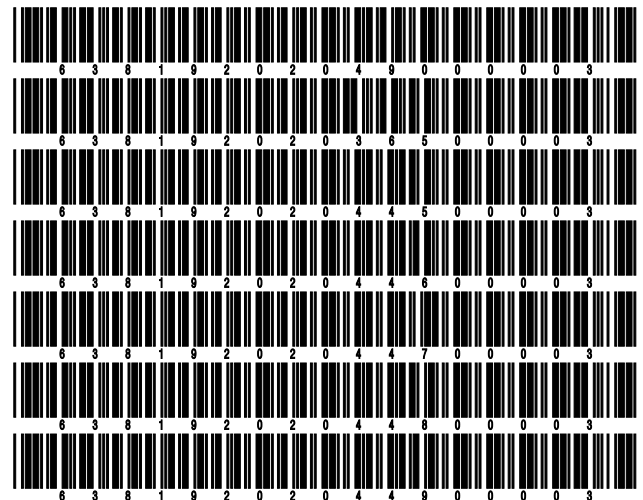
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required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

STATEMENT AS OF SEPTEMBER 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	46,541,387	64,839,936
3. Accrual of discount	311,737	335,195
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	1,003,545	1,298,133
6. Deduct consideration for bonds and stocks disposed of	37,277,808	44,943,234
7. Deduct amortization of premium	574,748	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)	321,319,900	311,300,127
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	321,319,900	311,300,127

STATEMENT AS OF SEPTEMBER 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)	255,189,338	13,128,922	10,473,228	(24,525)	251,685,976	255,189,338	257,820,507	245,968,673
2. NAIC 2 (a)	64,379,677		2,352,424	(20,800)	65,058,093	64,379,677	62,006,453	64,952,843
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	319,569,015	13,128,922	12,825,652	(45,325)	316,744,069	319,569,015	319,826,960	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	319,569,015	13,128,922	12,825,652	(45,325)	316,744,069	319,569,015	319,826,960	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 \$ 250,000 ; 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	250,224	xxx	250,000		

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	250,000	1,054,070
3. Accrual of discount	285	65
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	61	
6. Deduct consideration received on disposals	1,050,301	
7. Deduct amortization of premium	1,809	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)	250,224	1,051,988
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	250,224	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	7,974,175	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	8,572,396	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)	1,907,329	2,505,549
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,907,329	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 SEPTEMBER 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 SEPTEMBER 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
12559Y-AB-1	CIM TRUST		07/23/2020	Undefined		768,750	750,000	1,510	1
82281E-AA-5	SHELLPOINT		07/15/2020	Undefined		271,828	265,603	413	1
912810-SN-9	US TREASURY BOND		09/08/2020	SELECT ONE		530,736	555,000	2,216	1
95002T-AA-2	WELLS FARGO MBS		07/15/2020	Undefined		671,328	650,000	1,517	1
97651L-AC-5	WINWATER MTG LN		07/15/2020	Undefined		431,667	419,349	652	1
0599999. Subtotal - Bonds - U.S. Governments						2,674,309	2,639,952	6,308	XXX
341271-AD-6	FLORIDA ST BRD OF ADMIN		09/03/2020	SELECT ONE		485,000	485,000		1FE
915217-XF-5	UNIVERSITY OF VA UNIV REVS		07/15/2020	SELECT ONE		340,000	340,000		1FE
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						825,000	825,000		XXX
3132DV-6U-4	FNMA FR SD8083		08/01/2020	Undefined		244,824	235,000	195	1
3132DV-7J-8	FNMA FR SD8097		08/01/2020	Undefined		482,094	482,094	312	1
31418D-08-8	FNMA MA4078		08/01/2020	Undefined		243,911	233,320	194	1
3199999. Subtotal - Bonds - U.S. Special Revenues						970,829	950,414	701	XXX
008511-AE-7	AGL CLO 7 LTD		09/10/2020	SELECT ONE		2,000,000	2,000,000		1FE
00909D-AA-1	AIR CANADA PASS THROUGH		09/09/2020	SELECT ONE		250,000	250,000		1FE
01166V-AA-7	ALASKA AIRLINES		07/02/2020	SELECT ONE		500,938	500,000		1FE
034863-AX-8	ANGLO AMERICAN CAPTIAL 144A	C	09/08/2020	GOLDMAN		198,190	200,000		1FE
00206R-ME-9	AT&T INC PVT PLACEMENT SR 144A		09/25/2020	SELECT ONE		67,194	67,706		1FE
05523R-AF-4	BAE SYSTEMS PLC		09/08/2020	SELECT ONE		297,696	300,000		1FE
05946K-AJ-0	BANCO BILBAO VIZCAYA		09/10/2020	JP MORGAN		198,628	200,000		1FE
05538U-AA-1	BB-UBS TR 2012-SHOW		07/10/2020	Undefined		493,125	500,000	619	1
09659W-2M-5	BNP PARIBAS 144A	C	09/23/2020	BNP PARI		485,000	485,000		1FE
126117-AW-0	CNA FINANCIAL CORP		08/11/2020	SELECT ONE		114,710	115,000		1
126650-DM-9	CVS HEALTH CORP		08/12/2020	SELECT ONE		159,552	160,000		1FE
23329P-AF-7	DNB BANK ASA 144A	C	09/09/2020	JP MORGAN		405,000	405,000		1FE
314353-AA-1	FEDERAL EXPRESS CORP 2020-1		08/01/2020	SELECT ONE		750,000	750,000		1
38937L-AB-7	GRAY OAK PIPELINE, LLC		09/11/2020	SELECT ONE		324,990	325,000		1FE
526107-AF-4	LENNOX INTL INC		07/22/2020	SELECT ONE		69,794	70,000		1
74316J-56-5	MUZ US HIGH YIELD BOND		09/01/2020	AAM		263,345			1
67079B-AC-4	NUTRITION & BIOSCIENCES		09/09/2020	MORGAN STANLEY		259,997	260,000		1FE
67109W-AL-2	OZLM LTD		09/10/2020	GOODHILL		394,920	400,000	955	1FE
75970E-AD-9	RENSANT CORP		09/01/2020	SELECT ONE		55,000	55,000		1FE
78147F-AB-2	RUMPKE CONSOLIDATED COMPANIES		09/24/2020	WELLS		200,000	200,000		1FE
822582-CH-3	SHELL INTERNATIONAL FIN		09/10/2020	RBC CAP		247,098	230,000	3,301	1FE
83368R-AX-0	SOCIETE GENERALE SA		07/01/2020	SELECT ONE		478,661	480,000		1FE
89400P-AK-9	TRANSURBAN FINANCE COMPANY		09/09/2020	SELECT ONE		84,946	85,000		1FE
915271-AC-4	UNIVEST FINANCIAL CORP		08/01/2020	SELECT ONE		110,000	110,000		1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						8,408,784	8,147,706	4,875	XXX
8399997. Total - Bonds - Part 3						12,878,922	12,563,073	11,884	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						12,878,922	12,563,073	11,884	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		09/30/2020	FEDERAL HOME LOAN BANK		7,140,000	30,900		
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						30,900	XXX		XXX
9799997. Total - Common Stocks - Part 3						30,900	XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						30,900	XXX		XXX
9899999. Total - Preferred and Common Stocks						30,900	XXX		XXX
9999999 - Totals						12,909,822	XXX	11,884	XXX

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STATEMENT AS OF SEPTEMBER 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
12559Y-AB-1	CIM TRUST		09/01/2020	PRINCIPAL RECEIPT		56,487	56,487	57,899			(1,412)		(1,412)		56,487				184	07/25/2050	1
38374F-3P-7	GNMA 2004-026 GE		09/15/2020	PRINCIPAL RECEIPT		23,296	23,296	21,279	22,890		406		406		23,296				739	04/16/2034	1
38378K-QE-2	GNMA 2013-072 A		09/16/2020	PRINCIPAL RECEIPT		71,811	71,811	72,916	72,505		(694)		(694)		71,811				1,072	10/16/2046	1
82281E-AA-5	SHELLPOINT		09/25/2020	PRINCIPAL RECEIPT		22,773	22,773	23,306			(534)		(534)		22,773				88	11/25/2046	1
912810-SN-9	US TREASURY BOND		09/23/2020	VARIOUS		339,704	355,000	339,502			18		18		339,519		185	185	1,604	05/15/2050	1
95002T-AA-2	WELLS FARGO MBS		09/25/2020	PRINCIPAL RECEIPT		25,309	25,309	26,140			(830)		(830)		25,309				85	06/25/2050	1
97651L-AC-5	WINWATER MTG LN		09/20/2020	PRINCIPAL RECEIPT		44,362	44,362	45,666			(1,303)		(1,303)		44,362				174	06/20/2045	1
0599999 Subtotal - Bonds - U.S. Governments						583,742	599,039	586,708	95,395		(4,349)		(4,349)		583,557		185	185	3,946	XXX	XXX
917542-GR-6	UTAH ST TAXABLE GO BONDS		07/01/2020	CALLED @ 100.0000000		55,000	55,000	55,000	55,000						55,000				2,505	07/01/2024	1FE
1799999 Subtotal - Bonds - U.S. States, Territories and Possessions						55,000	55,000	55,000	55,000						55,000				2,505	XXX	XXX
3128MJ-SB-2	FG		09/16/2020	PRINCIPAL RECEIPT		247,629	247,629	243,430	243,490		4,139		4,139		247,629				5,700	10/01/2048	1
31394Y-H9-8	FHLMC 2793 PE		09/25/2020	PRINCIPAL RECEIPT		9,891	9,891	8,865	9,857		35		35		9,891				331	05/15/2034	1
31395M-DU-0	FHLMC 2934 KG		09/25/2020	PRINCIPAL RECEIPT		5,602	5,602	5,459	5,602		7		7		5,602				187	02/15/2035	1
3132Y3-3P-7	FHLMC PC GOLD FGO559805		09/25/2020	PRINCIPAL RECEIPT		139,528	139,528	145,066	145,003		(5,475)		(5,475)		139,528				4,145	11/01/2048	1
34074G-DH-4	FLORIDA HURRICANE CATASTROP		07/01/2020	MATURITY		1,500,000	1,500,000	1,508,485	1,500,647		(647)		(647)		1,500,000				44,925	07/01/2020	1FE
31400C-CG-9	FN BJ9970		09/25/2020	PRINCIPAL RECEIPT		298,834	298,834	304,595	304,495		(5,661)		(5,661)		298,834				8,007	05/01/2048	1
314009-H8-9	FN CA2054		09/15/2020	PRINCIPAL RECEIPT		155,500	155,500	161,648	161,520		(6,020)		(6,020)		155,500				4,627	07/01/2048	1
31418C-XM-1	FN MA3983		09/25/2020	PRINCIPAL RECEIPT		49,550	49,550	51,547			(1,997)		(1,997)		49,550				567	06/01/2048	1FE
31418D-FQ-0	FN MA3774		09/15/2020	PRINCIPAL RECEIPT		278,749	278,749	282,973	282,955		(4,207)		(4,207)		278,749				5,599	09/01/2049	1
31418C-Z9-8	FNMA		09/26/2020	PRINCIPAL RECEIPT		214,671	214,671	217,738	217,694		(3,024)		(3,024)		214,671				5,708	09/01/2048	1
31394U-KE-1	FNMA 2005-102 PG		09/25/2020	PRINCIPAL RECEIPT		12,188	12,188	11,383	12,129		60		60		12,188				409	11/25/2035	1
3132DV-6U-4	FNMA FR SDR083		09/01/2020	PRINCIPAL RECEIPT		1,502	1,502	1,565			(63)		(63)		1,502				3	08/01/2050	1
3132DV-7J-8	FNMA FR SDR097		09/01/2020	PRINCIPAL RECEIPT		2,657	2,657	2,657							2,657				4	08/01/2050	1
31418D-Q8-8	FNMA MA4078		09/25/2020	PRINCIPAL RECEIPT		1,778	1,778	1,859			(81)		(81)		1,778				4	07/01/2050	1
31412U-Y6-1	FNMA POOL - 935533		09/25/2020	PRINCIPAL RECEIPT		3,927	3,927	4,007	3,953		(26)		(26)		3,927				123	08/01/2039	1
31416B-NK-0	FNMA POOL - 995094		09/25/2020	PRINCIPAL RECEIPT		5,499	5,499	5,868	5,570		(71)		(71)		5,499				166	11/01/2035	1
31417G-ZP-4	FNMA POOL - AB9749		09/25/2020	PRINCIPAL RECEIPT		121,782	121,782	120,792	120,970		812		812		121,782				2,454	06/01/2043	1
31417M-QQ-9	FNMA POOL - AC3162		09/25/2020	PRINCIPAL RECEIPT		3,710	3,710	3,842	3,720		(10)		(10)		3,710				112	10/01/2024	1
31417S-AA-8	FNMA POOL - AC5400		09/25/2020	PRINCIPAL RECEIPT		5,207	5,207	5,277	5,220		(13)		(13)		5,207				157	10/01/2039	1
31418S-CJ-6	FNMA POOL - AD4572		09/25/2020	PRINCIPAL RECEIPT		1,192	1,192	1,240	1,204		(12)		(12)		1,192				40	05/01/2040	1
31418T-D5-3	FNMA POOL - AD5523		09/25/2020	PRINCIPAL RECEIPT		14,697	14,697	14,928	14,755		(59)		(59)		14,697				433	06/01/2040	1
31419C-D3-4	FNMA POOL - AE1921		09/25/2020	PRINCIPAL RECEIPT		4,183	4,183	4,300	4,201		(18)		(18)		4,183				111	09/01/2040	1
3138A9-CX-0	FNMA POOL - AH7285		09/25/2020	PRINCIPAL RECEIPT		8,095	8,095	7,952	8,057		37		37		8,095				207	03/01/2041	1
3138AD-HM-0	FNMA POOL - AI0235		09/25/2020	PRINCIPAL RECEIPT		13,040	13,040	13,141	13,047		(7)		(7)		13,040				303	05/01/2026	1
31417Y-TU-1	FNMA POOL - MA0562		09/25/2020	PRINCIPAL RECEIPT		3,103	3,103	3,240	3,150		(46)		(46)		3,103				84	11/01/2040	1
31417Y-W3-7	FNMA POOL - MA0665		09/25/2020	PRINCIPAL RECEIPT		22,922	22,922	23,038	22,965		(43)		(43)		22,922				602	02/01/2041	1
31418D-ET-5	FNMA POOL MA3745		09/26/2020	PRINCIPAL RECEIPT		287,158	287,158	295,767	295,722		(8,563)		(8,563)		287,158				6,648	08/01/2049	1
3140JG-LW-3	FNMA-PASS THRU		09/19/2020	PRINCIPAL RECEIPT		152,441	152,441	158,693	158,646		(6,205)		(6,205)		152,441				4,524	12/01/2048	1
3132DV-4L-6	FR FNMA		09/25/2020	PRINCIPAL RECEIPT		80,270	80,270	84,653	84,642		(4,372)		(4,372)		80,270				2,311	10/01/2049	1
3132DV-3Y-9	FR FNMA SDR015		09/25/2020	PRINCIPAL RECEIPT		213,822	213,822	211,909	211,917		1,905		1,905		213,822				3,782	10/01/2049	1
438701-RA-4	HONOLULU HI CITY & CNTY WASTEREV		07/01/2020	MATURITY		400,000	400,000	400,000	400,000						400,000				16,452	07/01/2020	1FE
90932J-AA-0	UNITED AIRLINE		09/09/2020	SELECT ONE		228,750	250,000	250,000	250,000						250,000		(21,250)	(21,250)	6,576	11/01/2033	1FE
92888C-AC-1	VOLVO FINANCIAL		09/15/2020	PRINCIPAL RECEIPT		13,241	13,241	13,290	13,278		(37)		(37)		13,241				223	02/15/2022	1FE
3199999 Subtotal - Bonds - U.S. Special Revenues						4,501,118	4,522,367	4,569,207	4,504,402		(39,662)		(39,662)		4,522,368		(21,250)	(21,250)	125,524	XXX	XXX
008414-AA-2	ABMT 131 A1		09/01/2020	PRINCIPAL RECEIPT		57,952	57,952	58,837	58,828		(877)		(877)		57,952				1,366	07/25/2043	1FM
00392F-AA-0	ABTEEN VENTURES LLC		09/15/2020	GOLDMAN		11,819	11,819	11,819	11,819						11,819				319	08/15/2039	1PL
00102D-AA-6	ACIS CLO LTD		07/20/2020	Undefined		576,525	582,212	582,939	582,785		(42)		(42)		582,743		(6,218)	(6,218)	15,734	11/01/2026	1FE
0258M0-DX-4	AMERICAN EXPRESS CREDIT CORP		08/14/2020	CALLED @ 100.0000000		250,000	250,000	251,103	250,710		(625)		(625)		250,085		(85)	(85)	5,958	09/14/2020	1FE
037833-AL-4	APPLE INC		08/01/2020	VARIOUS		765,720	590,000	509,989	518,911		995		995		519,906		245,814	245,814	17,036	05/04/2043	1FE
00458*-AF-6	AQUASURE FINANCE PTY LTD		08/06/2020	JP MORGAN		3,480	3,480	3,480	3,480						3,480				150	01/12/2034	2FE
00206R-DJ-8	AT&T INC		09/25/2020	VARIOUS		637,441	544,000	423,939	428,095		1,060		1,060		429,155		208,286	208,286	24,807	03/09/2048	2FE
00206R-DK-5	AT&T INC		09/08/2020	EXCHANGED		346,616	292,000	264,996	266,083		271		271		266,354		80,262	80,262	13,323	03/09/2049	2FE
00206R-ME-9	AT&T INC PVT PLACEMENT SR 144A		09/28/2020	SELECT ONE		702	706	701						701			1	1		09/15/2059	1FE
04774*-AA-0	ATLANTA FALCONS STADIUM COMPANY LL		09/01/2020	Sink PMT @ 100.0000000		4,310	4,310	4,310	4,310						4,310						

STATEMENT AS OF SEPTEMBER 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	
18978C-AC-7	ONH EQUIPMENT TRUST		09/16/2020	WELLS		37,804	37,804	37,827	37,825		(4)		(4)		37,820		(16)	(16)	522	02/15/2023	1FE	
191216-CQ-1	COCA COLA CO		09/21/2020	MLPFS		81,445	60,000	59,615			3		3		59,618		21,827	21,827	1,232	03/25/2050	1FE	
12652C-AC-3	CSMC 17HL2 A3		09/01/2020	PRINCIPAL RECEIPT		151,985	151,985	154,906	154,893		(2,908)		(2,908)		151,985				3,540	10/25/2047	1FM	
126650-DM-9	CVS HEALTH CORP		08/13/2020	SELECT ONE		159,362	160,000	159,552							159,552		(191)	(191)		08/21/2027	1FE	
243808-AB-4	DEER DISTRICT LLC		07/09/2020	Sink PMT @ 100.0000000		6,966	6,966	6,966	6,966		(6,897)		(6,897)		70		6,897	6,897	273	06/01/2044	2PL	
286220-AB-7	ELEVATION CLO LTD		07/20/2020	MUFG		1,226,625	1,250,000	1,250,000	1,250,000						1,250,000		(23,375)	(23,375)	27,993	10/15/2029	1FE	
30231G-AW-2	EXXON MOBIL CORPORATION		09/10/2020	MORGAN STANLEY		493,488	410,000	419,266	418,601		(132)		(132)		418,470		75,019	75,019	24,705	03/01/2046	1FE	
31677Q-BK-4	FIFTH THIRD BANK		09/30/2020	CALLED @ 100.0000000		250,000	250,000	250,315	250,214		(193)		(193)		250,022		(22)	(22)	5,042	10/30/2020	1FE	
30288*-AA-8	FLNG LIQUEFACTION 2 LLC		09/30/2020	GOLDMAN		18,600	18,600	18,600	18,600						18,600				844	03/31/2038	2FE	
43815N-AB-0	HONDA AUTO RECEIVABLES 2019-3		09/15/2020	SOCIETE GENERAL		62,789	62,789	62,789	62,786		1		1		62,787		3	3	1,084	04/15/2022	1FE	
45082*-AA-0	IBERIA 2019-1 ENHANCED EQUIP		09/21/2020	MORGAN STANLEY		5,938	5,938	5,938	5,938						5,938				230	05/20/2033	1PL	
46643K-AA-9	JPMIT 145 A1		09/01/2020	PRINCIPAL RECEIPT		43,495	43,495	43,916	43,903		(408)		(408)		43,495				875	10/01/2029	1FM	
571903-AL-7	MARRIOTT INTERNATIONAL		07/30/2020	CALLED @ 100.0000000		1,250,000	1,250,000	1,297,150	1,257,305		(5,356)		(5,356)		1,251,949		(1,949)	(1,949)	33,398	10/15/2020	2FE	
57636Q-AQ-7	MASTERCARD INC		08/01/2020	SELECT ONE		93,395	70,000	69,703			2		2		69,705		23,690	23,690	958	03/26/2050	1FE	
66859H-AA-0	NORTHWOODS CAPITAL LTD		08/18/2020	BARCLAYS		4,175	4,175	4,175	4,175						4,175				83	11/15/2030	1FE	
682680-AX-1	ONEOK INC		09/14/2020	SELECT ONE		386,471	375,000	374,276	374,328		96		96		374,424		12,047	12,047	11,201	09/01/2024	2FE	
742718-FK-0	PROCTER & GAMBLE CO		08/01/2020	AAM		107,548	80,000	79,491			3		3		79,495		28,053	28,053	1,032	03/25/2050	1FE	
81745M-AA-9	SEQUOIA MORTGAGE TRUST		09/01/2020	PRINCIPAL RECEIPT		28,040	28,040	26,650	26,742		1,298		1,298		28,040				345	02/25/2043	1FM	
82281E-BR-7	SHELLPOINT		09/01/2020	PRINCIPAL RECEIPT		39,773	40,140	39,773	40,130		(357)		(357)		39,773				770	10/25/2031	1FM	
82436*-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		09/15/2020	Sink PMT @ 100.0000000		1,005	1,005	1,015	1,013		(9)		(9)		1,005				29	03/15/2037	2	
94106B-AB-7	WASTE CONNECTIONS		08/01/2020	SELECT ONE		77,704	70,000	68,988			9		9		68,976		8,728	8,728	836	04/01/2050	1FE	
98432A-AW-0	WIND RIVER CLO LTD		07/21/2020	BNP PARI		5,876	5,876	5,876	5,876						5,876				130	10/18/2030	1FE	
98162G-AB-8	WORLD OMNI AUTOMOBILE LEASE		09/21/2020	PRINCIPAL RECEIPT		18,274	18,274	18,274	18,274						18,274				251	07/15/2022	1FE	
055650-DA-3	BP CAPITAL MARKETS PLC	C	09/22/2020	MILLENNIUM ADVISORS		167,472	150,000	147,191	148,300		217		217		148,518		18,954	18,954	5,361	03/17/2025	1FE	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					8,107,824	7,626,295	7,454,690	6,990,599		(13,904)		(13,904)		7,414,730		693,096	693,096	212,378	XXX	XXX	
8399997	Total - Bonds - Part 4					13,247,684	12,802,701	12,665,605	11,645,396		(57,915)		(57,915)		12,575,655		672,031	672,031	344,353	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					13,247,684	12,802,701	12,665,605	11,645,396		(57,915)		(57,915)		12,575,655		672,031	672,031	344,353	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					13,247,684	XXX	12,665,605	11,645,396		(57,915)		(57,915)		12,575,655		672,031	672,031	344,353	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

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
3199999. Total - U.S. Special Revenues Bonds								
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6099999. Subtotal - SVO Identified Funds								
6599999. Subtotal - Unaffiliated Bank Loans								
7699999. Total - Issuer Obligations								
7799999. Total - Residential Mortgage-Backed Securities								
7899999. Total - Commercial Mortgage-Backed Securities								
7999999. Total - Other Loan-Backed and Structured Securities								
8099999. Total - SVO Identified Funds								
8199999. Total - Affiliated Bank Loans								
8299999. Total - Unaffiliated Bank Loans								
8399999. Total Bonds								
912796-3J-6	US TREASURY BILL		.09/10/2020	0.000		429,884		22
912796-TJ-8	US TREASURY BILL		.07/31/2020	0.000				564
912796-VQ-9	US TREASURY BILL		.07/17/2019	0.000				
912796-VS-5	US TREASURY BILL		.08/27/2019	0.000				
912796-VU-0	US TREASURY BILL		.08/16/2019	0.000				
912796-VW-6	US TREASURY		.09/13/2019	0.000				
912796-HM-7	US TREASURY BILL		.12/18/2019	0.000				140
99FEDG-0B-7	FEDERATED GOVERNMENT OBLIGATION		.09/01/2020	0.000		1,477,445		6,831
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						1,907,329		7,557
8899999 - Total Cash Equivalents								
						1,907,329		7,557

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