



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

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

### UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

Country of Domicile United States of America

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

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

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

Main Administrative Office 4675 Cornell Road, Suite 160, 513-247-0711  
(Street and Number) (Area Code) (Telephone Number)

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

(City or Town, State, Country and Zip Code) Cincinnati, OH, US 45241, www.ulife.com

Internet Website Address www.ulife.com

Statutory Statement Contact Kevin Smith, 513-247-5665  
(Name) (Area Code) (Telephone Number)

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#### OFFICERS

CEO & President Jay Cresson Hardy Vice President & Treasurer Kevin Christopher Smith

Vice President & Secretary Elaine Marie Greer

#### OTHER

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

#### DIRECTORS OR TRUSTEES

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

State of Ohio SS: \_\_\_\_\_  
County of Hamilton

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

Jay Hardy  
CEO & President

Elaine Greer  
Vice President & Secretary

Kevin Smith  
Vice President & Treasurer

Subscribed and sworn to before me this  
19th day of February

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

Yes [ X ] No [ ]

Michael O'Brien  
Notary  
June 18, 2022

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	317,621,207		317,621,207	309,869,527
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	1,779,500		1,779,500	1,430,600
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ ..... 1,381,375 , Schedule E - Part 1), cash equivalents (\$ ..... 4,585,050 , Schedule E - Part 2) and short-term investments (\$ ..... 773,404 , Schedule DA) .....	6,739,830		6,739,830	4,636,830
6. Contract loans (including \$ ..... premium notes) .....	437,412		437,412	366,078
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....	650,000		650,000	
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	327,227,949		327,227,949	316,303,035
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	2,516,262		2,516,262	2,648,487
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	35,501		35,501	37,735
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	2,678,776		2,678,776	2,861,856
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	179,264		179,264	
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	25,780		25,780	28,438
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	129,659		129,659	
18.2 Net deferred tax asset .....	2,373,877	510,511	1,863,366	1,932,086
19. Guaranty funds receivable or on deposit .....	25,474		25,474	34,116
20. Electronic data processing equipment and software .....	110,691	99,391	11,300	24,967
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	9,716	9,716		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	14,346		14,346	9,939
24. Health care (\$ ..... ) and other amounts receivable .....	359,973	359,973		
25. Aggregate write-ins for other than invested assets .....	51,798	31,848	19,950	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	335,739,066	1,011,439	334,727,627	323,880,659
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	335,739,066	1,011,439	334,727,627	323,880,659
<b>DETAILS OF WRITE-INS</b>				
1101. .....				
1102. .....				
1103. .....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....				
2501. Premiums Receivable .....	130	130		
2502. Prepaid Expenses .....	31,718	31,718		
2503. Krasue Agency .....	19,950		19,950	
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	51,798	31,848	19,950	

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 246,007,117 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	246,007,117	245,974,704
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	2,872,650	3,318,344
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	2,872,650	3,318,344
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	4,306,791	2,095,991
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	2,095,991	2,095,991
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	2,095,991	2,095,991
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) .....	2,095,991	2,095,991
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....	2,095,991	2,095,991
6.3 Coupons and similar benefits (including \$ ..... Modco) .....	2,095,991	2,095,991
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	2,095,991	2,095,991
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	107,669	125,689
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	125,689	125,689
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 .....	125,689	125,689
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	1,703,968	1,703,968
9.4 Interest maintenance reserve (IMR, Line 6) .....	3,490,396	2,449,670
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ .....	2,449,670	2,449,670
11. Commissions and expense allowances payable on reinsurance assumed .....	681,498	681,498
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	356,264	356,264
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	629,093	629,093
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	200,169	200,169
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	88,611	88,611
15.2 Net deferred tax liability .....	46,319,000	46,319,000
16. Unearned investment income .....	782,564	782,564
17. Amounts withheld or retained by reporting entity as agent or trustee .....	759,581	759,581
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	1,328,981	1,328,981
19. Remittances and items not allocated .....	629,093	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 \$ ..... and interest thereon \$ .....	57,511,600	57,511,600
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	1,229,482	1,229,482
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	1,463,789	1,463,789
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	306,927,763	306,927,763
24.04 Payable to parent, subsidiaries and affiliates .....	306,927,763	306,927,763
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) .....	318,565,542	306,927,763
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	318,565,542	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 (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	10,553,215	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) .....	13,637,585	14,428,397
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	16,162,085	16,952,897
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	334,727,627	323,880,660
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....		
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	34,056,857	41,651,263
2. Considerations for supplementary contracts with life contingencies .....	10,332,855	10,053,787
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	179,407	153,125
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	1,914,776	2,157,449
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	8. Reserve adjustments on reinsurance ceded .....	2,157,449
7. 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 .....	585,371	740,719
8.3 Aggregate write-ins for miscellaneous income .....		
9. Total (Lines 1 to 8.3) .....	47,069,265	54,756,344
10. Death benefits .....	35,076,640	27,720,843
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....		
13. Disability benefits and benefits under accident and health contracts .....		
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	299,080	288,459
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	35,662	14,267
18. Payments on supplementary contracts with life contingencies .....	32,414	11,475,244
19. Increase in aggregate reserves for life and accident and health contracts .....		
20. Totals (Lines 10 to 19) .....	35,443,796	39,498,813
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	6,404,967	7,989,444
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	3,664,861	3,665,827
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	1,200,462	1,353,247
25. Increase in loading on deferred and uncollected premiums .....	(128,468)	(153,141)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	46,585,618	52,354,190
28. Totals (Lines 20 to 27) .....		
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	483,647	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) .....	483,647	2,402,154
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	338,704	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) .....	144,943	1,610,661
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....	(excluding taxes of \$ 323,961 transferred to the IMR)	
35. Net income (Line 33 plus Line 34) .....	144,943	1,610,661
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	16,952,895	15,941,504
37. Net income (Line 35) .....	144,943	1,610,661
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	19,371	72,873
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	266,234	333,574
41. Change in nonadmitted assets .....	(278,558)	(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 .....	(234,307)	(118,537)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....	(762,000)	(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) .....	(790,815)	1,011,391
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	16,162,080	16,952,895
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous Income .....	585,371	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 thru 08.303 plus 08.398)(Line 8.3 above) .....	585,371	740,719
2701. .....		
2702. .....		
2703. .....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....		
5301. .....		
5302. .....		
5303. .....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....		

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	34,352,618	41,959,454
2. Net investment income .....	10,576,607	10,338,688
3. Miscellaneous income .....	2,528,577	2,905,612
4. Total (Lines 1 through 3) .....	47,457,802	55,203,754
5. Benefit and loss related payments .....	35,083,814	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 .....	11,778,211	12,703,192
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ .....	537,603	676,000
10. Total (Lines 5 through 9) .....	47,399,629	39,561,060
11. Net cash from operations (Line 4 minus Line 10) .....	58,174	15,642,694
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	48,436,092	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) .....	48,436,092	44,826,786
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	54,877,267	64,616,136
13.2 Stocks .....	348,900	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) .....	55,876,167	64,839,936
14. Net increase (decrease) in contract loans and premium notes .....	71,334	71,966
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(7,511,409)	(20,085,116)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....	11,192,600	3,679,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(445,694)	3,077,708
16.5 Dividends to stockholders .....	762,000	592,000
16.6 Other cash provided (applied) .....	(428,675)	(227,565)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	9,556,231	5,937,143
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	2,102,995	1,494,722
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	4,636,834	3,142,113
19.2 End of year (Line 18 plus Line 19.1) .....	6,739,830	4,636,834

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

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## **ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts <sup>(a)</sup> .....	1,636,262											1,636,262
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	1,348,587	171,832									1,176,755	
4. Amortization of Interest Maintenance Reserve (IMR) .....	21,822	2,829										18,993
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....												
6. Commissions and expense allowances on reinsurance ceded .....	1,914,776											1,914,776
7. Reserve adjustments on reinsurance ceded .....												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....												
8.2 Charges and fees for deposit-type contracts .....												
8.3 Aggregate write-ins for miscellaneous income .....												
9. Totals (Lines 1 to 8.3) .....	4,921,447	174,661										4,746,786
10. Death benefits .....	4,021,535	396,006										3,625,529
11. Matured endowments (excluding guaranteed annual pure endowments) .....												
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....												
14. Coupons, guaranteed annual pure endowments and similar benefits .....												
15. Surrender benefits and withdrawals for life contracts .....	19,776											19,776
16. Group conversions .....												
17. Interest and adjustments on contract or deposit-type contract funds .....	1,803											1,803
18. Payments on supplementary contracts with life contingencies .....												
19. Increase in aggregate reserves for life and accident and health contracts .....	(1,280,837)	(286,640)										(994,197)
20. Totals (Lines 10 to 19) .....	2,762,277	109,366										2,652,911
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,811,215											1,811,215
22. Commissions and expense allowances on reinsurance assumed .....	210,967	36,649										174,318
23. General insurance expenses .....	228,453											228,453
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	(5,515)											(5,515)
25. Increase in loading on deferred and uncollected premiums .....												
26. Net transfers to or (from) Separate Accounts net of reinsurance .....												
27. Aggregate write-ins for deductions .....												
28. Totals (Lines 20 to 27) .....	5,007,397	146,015										4,861,382
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(85,950)	28,646										(114,596)
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) .....	(85,950)	28,646										(114,596)
32. Federal income taxes incurred (excluding tax on capital gains) .....	(60,165)	20,052										(80,217)
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) .....	(25,785)	8,594										(34,379)
34. Policies/certificates in force end of year .....		36,182										36,182
<b>DETAILS OF WRITE-INS</b>												
08.301. ....												
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....												
2701. ....												
2702. ....												
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....												

(a) Include premium amounts for preneed plans included in Line 1 .....

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

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

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts <sup>(b)</sup>	32,420,595							32,420,595	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	8,984,268							8,984,268	
4. Amortization of Interest Maintenance Reserve (IMR)	157,585							157,585	
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	41,562,448							41,562,448	
10. Death benefits	31,055,105							31,055,105	
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	279,304							279,304	
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	12,967							12,967	
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	1,313,251							1,313,251	
20. Totals (Lines 10 to 19)	32,660,627							32,660,627	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,433,995							4,433,995	XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	3,453,896							3,453,896	
24. Insurance taxes, licenses and fees, excluding federal income taxes	972,009							972,009	
25. Increase in loading on deferred and uncollected premiums	(122,953)							(122,953)	
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	41,397,574							41,397,574	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	164,874							164,874	
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)	164,874							164,874	
32. Federal income taxes incurred (excluding tax on capital gains)	115,412							115,412	
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)	49,462							49,462	
34. Policies/certificates in force end of year	65,482							65,482	
<b>DETAILS OF WRITE-INS</b>									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

(a) Includes the following amounts for FEGLI/SGLI: Line 1 ..... , Line 10 ..... , Line 16 ..... , Line 23 ..... , Line 24 .....

(b) Include premium amounts for preneed plans included in Line 1

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

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

Analysis of Operations by Lines of Business - Individual Annuities

**N O N E**

Analysis of Operations by Lines of Business - Group Annuities

**N O N E**

Analysis of Operations by Lines of Business - Accident and Health

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE <sup>(a)</sup>**

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life <sup>(b)</sup> (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	31,207,247		4,166,142									27,041,105
2. Tabular net premiums or considerations	1,162,144											1,162,144
3. Present value of disability claims incurred												
4. Tabular interest	1,174,125		149,413									1,024,712
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve												
7. Other increases (net)	151,542		XXX									151,542
8. Totals (Lines 1 to 7)	33,695,058		4,315,555									29,379,503
9. Tabular cost	1,381,211		131,686									1,249,525
10. Reserves released by death	2,367,591		304,367									2,063,224
11. Reserves released by other terminations (net)	19,776											19,776
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	3,768,578		436,053									3,332,525
15. Reserve December 31 of current year	29,926,480		3,879,502									26,046,978
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year												
17. Amount Available for Policy Loans Based upon Line 16 CSV												

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE <sup>(a)</sup>**  
**(N/A Fraternal)**

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life <sup>(b)</sup>	8 Other Group Life	9 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	214,767,458							214,767,458	
2. Tabular net premiums or considerations .....	23,318,407							23,318,407	
3. Present value of disability claims incurred .....									
4. Tabular interest .....	7,839,694							7,839,694	
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	1,715,742							1,715,742	
8. Totals (Lines 1 to 7) .....	247,641,301							247,641,301	
9. Tabular cost .....	15,972,632							15,972,632	
10. Reserves released by death .....	15,308,725							15,308,725	
11. Reserves released by other terminations (net) .....	.279,304							.279,304	
12. Annuity, supplementary contract and disability payments involving life contingencies .....									
13. Net transfers to or (from) Separate Accounts .....									
14. Total Deductions (Lines 9 to 13) .....	31,560,661							31,560,661	
15. Reserve December 31 of current year	216,080,640							216,080,640	
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

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

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

Analysis of Increase in Reserves During the Year - Individual Annuities

**N O N E**

Analysis of Increase in Reserves During the Year - Group Annuities

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 985,308	1,186,998
1.1 Bonds exempt from U.S. tax .....	(a)	.....
1.2 Other bonds (unaffiliated) .....	(a) 10,807,431	10,166,321
1.3 Bonds of affiliates .....	(a)	.....
2.1 Preferred stocks (unaffiliated) .....	(b)	.....
2.11 Preferred stocks of affiliates .....	(b)	.....
2.2 Common stocks (unaffiliated) .....	35,171	35,171
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c)	.....
4. Real estate .....	(d)	.....
5. Contract loans .....	32,179	32,179
6. Cash, cash equivalents and short-term investments .....	(e) 28,356	30,450
7. Derivative instruments .....	(f)	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	8,605	8,605
10. Total gross investment income .....	11,897,050	11,459,724
11. Investment expenses .....	(g) 511,666	.....
12. Investment taxes, licenses and fees, excluding federal income taxes .....	(g)	.....
13. Interest expense .....	(h) 615,203	.....
14. Depreciation on real estate and other invested assets .....	(i)	.....
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	1,126,869	.....
17. Net investment income (Line 10 minus Line 16) .....	10,332,855	.....
<b>DETAILS OF WRITE-INS</b>		
0901. INCOME FROM AFFILIATE .....	8,605	8,605
0902. .....	.....	.....
0903. .....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	8,605	8,605
1501. .....	.....	.....
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

(a) Includes \$ 428,632 accrual of discount less \$ 754,712 amortization of premium and less \$ 118,272 paid for accrued interest on purchases.  
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.  
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.  
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.  
 (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.  
 (f) Includes \$ accrual of discount less \$ amortization of premium.  
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.  
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	12,063	.....	12,063	.....	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated) .....	1,532,270	.....	1,532,270	92,244	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	1,544,333	.....	1,544,333	92,244	.....
<b>DETAILS OF WRITE-INS</b>			.....	.....	.....
0901. .....	.....	.....	.....	.....	.....
0902. .....	.....	.....	.....	.....	.....
0903. .....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
<b>FIRST YEAR (other than single)</b>												
1. Uncollected	20,058					20,058						
2. Deferred and accrued	1,240,589		24,816			1,215,773						
3. Deferred , accrued and uncollected:												
3.1 Direct	1,260,648		24,816			1,235,831						
3.2 Reinsurance assumed												
3.3 Reinsurance ceded												
3.4 Net (Line 1 + Line 2)	1,260,648		24,816			1,235,831						
4. Advance	42,298		135			42,163						
5. Line 3.4 - Line 4	1,218,349		24,681			1,193,668						
6. Collected during year:												
6.1 Direct	2,843,104		49,174			2,793,930						
6.2 Reinsurance assumed												
6.3 Reinsurance ceded												
6.4 Net	2,843,104		49,174			2,793,930						
7. Line 5 + Line 6.4	4,061,453		73,855			3,987,598						
8. Prior year (uncollected + deferred and accrued - advance)	1,259,681		29,561			1,230,120						
9. First year premiums and considerations:												
9.1 Direct	2,801,772		44,294			2,757,478						
9.2 Reinsurance assumed												
9.3 Reinsurance ceded												
9.4 Net (Line 7 - Line 8)	2,801,772		44,294			2,757,478						
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	21,118,976		1,291,957			19,827,019						
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net	21,118,976		1,291,957			19,827,019						
<b>RENEWAL</b>												
11. Uncollected	47,602		4,691			42,911						
12. Deferred and accrued	3,605,022		108,850			3,496,172						
13. Deferred, accrued and uncollected:												
13.1 Direct	8,134,368		4,595,285			3,539,083						
13.2 Reinsurance assumed												
13.3 Reinsurance ceded												
13.4 Net (Line 11 + Line 12)	3,652,624		113,541			3,539,083						
14. Advance	65,370					65,370						
15. Line 13.4 - Line 14	3,587,254		113,541			3,473,713						
16. Collected during year:												
16.1 Direct	20,646,059		10,561,280			10,084,778						
16.2 Reinsurance assumed												
16.3 Reinsurance ceded												
16.4 Net	10,390,538		305,760			10,084,778						
17. Line 15 + Line 16.4	13,977,792		419,301			13,558,491						
18. Prior year (uncollected + deferred and accrued - advance)	3,841,683		119,290			3,722,393						
19. Renewal premiums and considerations:												
19.1 Direct	20,037,109		10,201,012			9,836,098						
19.2 Reinsurance assumed												
19.3 Reinsurance ceded												
19.4 Net (Line 17 - Line 18)	10,136,109		300,011			9,836,098						
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	43,957,857		11,537,262			32,420,595						
20.2 Reinsurance assumed												
20.3 Reinsurance ceded												
20.4 Net (Lines 9.4 + 10.4 + 19.4)	34,056,857		1,636,262			32,420,595						

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....												
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	1,914,776			1,914,776								
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....	1,914,776			1,914,776								
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....												
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....												
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	1,914,776			1,914,776								
26.2 Reinsurance assumed (Page 6, Line 22) .....												
26.3 Net ceded less assumed .....	1,914,776			1,914,776								
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	1,579,311			34,230			1,545,081					
28. Single .....	2,911,331			177,187			2,734,144					
29. Renewal .....	1,754,568			1,601,309			153,259					
30. Deposit-type contract funds .....	159,757										159,757	
31. Totals (to agree with Page 6, Line 21)	6,404,967			1,812,726			4,432,484					159,757

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance			5	6	7	
	1 Life	Accident and Health			4 All Other Lines of Business		
		2 Cost Containment	3 All Other				
1. Rent .....	125,074					125,074	
2. Salaries and wages .....	2,078,346					2,078,346	
3.11 Contributions for benefit plans for employees .....	246,534					246,534	
3.12 Contributions for benefit plans for agents .....							
3.21 Payments to employees under non-funded benefit plans .....							
3.22 Payments to agents under non-funded benefit plans .....							
3.31 Other employee welfare .....	14,382					14,382	
3.32 Other agent welfare .....	23,537					23,537	
4.1 Legal fees and expenses .....	51,984					51,984	
4.2 Medical examination fees .....	289					289	
4.3 Inspection report fees .....	6,012					6,012	
4.4 Fees of public accountants and consulting actuaries .....	319,522					319,522	
4.5 Expense of investigation and settlement of policy claims .....							
5.1 Traveling expenses .....	9,456					9,456	
5.2 Advertising .....							
5.3 Postage, express, telegraph and telephone .....	83,063					83,063	
5.4 Printing and stationery .....	81,027					81,027	
5.5 Cost or depreciation of furniture and equipment .....	6,260					6,260	
5.6 Rental of equipment .....	6,083					6,083	
5.7 Cost or depreciation of EDP equipment and software .....	425,604					425,604	
6.1 Books and periodicals .....	2,187					2,187	
6.2 Bureau and association fees .....	32,119					32,119	
6.3 Insurance, except on real estate .....	27,800					27,800	
6.4 Miscellaneous losses .....	(3,814)					(3,814)	
6.5 Collection and bank service charges .....	64,807					64,807	
6.6 Sundry general expenses .....	11,400					11,400	
6.7 Group service and administration fees .....	3,792					3,792	
6.8 Reimbursements by uninsured plans .....							
7.1 Agency expense allowance .....							
7.2 Agents' balances charged off (less \$ recovered) .....	45,617					45,617	
7.3 Agency conferences other than local meetings .....	3,782					3,782	
8.1 Official publication (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses .....							
9.2 Investment expenses not included elsewhere .....					511,666	511,666	
9.3 Aggregate write-ins for expenses .....							
10. General expenses incurred .....	3,664,861				511,666	(b) (a) 4,176,527	
11. General expenses unpaid Dec. 31, prior year .....	466,944				214,553	681,498	
12. General expenses unpaid Dec. 31, current year .....	217,168				139,096	356,264	
13. Amounts receivable relating to uninsured plans, prior year .....							
14. Amounts receivable relating to uninsured plans, current year .....							
15. General expenses paid during year (Lines 10+11-12-13-14) .....	3,914,638				587,123	4,501,761	
<b>DETAILS OF WRITE-INS</b>							
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....							

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

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

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

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes .....						
2. State insurance department licenses and fees .....	249,227					249,227
3. State taxes on premiums .....	815,812					815,812
4. Other state taxes, including \$ for employee benefits .....	(4,718)					(4,718)
5. U.S. Social Security taxes .....	140,141					140,141
6. All other taxes .....						
7. Taxes, licenses and fees incurred .....	1,200,462					1,200,462
8. Taxes, licenses and fees unpaid Dec. 31, prior year .....	200,169					200,169
9. Taxes, licenses and fees unpaid Dec. 31, current year .....	150,550					150,550
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	1,250,081					1,250,081

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums .....		
2. Applied to shorten the endowment or premium-paying period .....		
3. Applied to provide paid-up additions .....		
4. Applied to provide paid-up annuities .....		
5. Total Lines 1 through 4 .....		
6. Paid in cash .....		
7. Left on deposit .....		
8. Aggregate write-ins for dividend or refund options .....		
9. Total Lines 5 through 8 .....		
10. Amount due and unpaid .....		
11. Provision for dividends or refunds payable in the following calendar year .....		
12. Terminal dividends .....		
13. Provision for deferred dividend contracts .....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....		
15. Total Lines 10 through 14 .....		
16. Total from prior year .....		
17. Total dividends or refunds (Lines 9 + 15 - 16) .....		
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page .....		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....		

**NONE**

## EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total <sup>(a)</sup>	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC.....2008-2010	2,218,093	2,218,093			
0100002. 100% 1961 CSI ALB 4.00% NL IPC.....2010-2012	1,661,408	1,661,408			
0100003. 100% 1980 CET ALB 3.50% NL IPC.....2005-2015	234,119		.60,509		.173,610
0100004. 100% 1980 CET ALB 4.00% NL IPC.....2010-2010	6,899				6,899
0100005. 100% 1980 CET ALB 4.50% NL IPC.....2003-2004	17,534		16,410		1,124
0100006. 100% 1980 CSO ALB 3.50% CRVM CNF.....2013-2020	15,554,351		468,583		15,085,768
0100007. 100% 1980 CSO ALB 3.50% NL IPC.....2005-2020	118,941,971		7,208,819		111,733,152
0100008. 100% 1980 CSO ALB 4.00% CRVM CNF.....2012-2012	24,018,716		23,163,930		854,786
0100009. 100% 1980 CSO ALB 4.00% NL IPC.....1999-2012	21,214,349		3,363,226		.17,851,123
0100010. 1980 CSO ALB 4.5% CRVM CNF	26,169,993		26,169,993		
0100011. 100% 1980 CSO ALB 4.50% NL IPC.....1999-2005	5,424,559		2,161,310		3,263,249
0100012. 100% 2001 CSO ALB 3.50% CRVM CNF.....2016-2019	202,545		7,903		.194,642
0100013. 100% 2001 CSO ALB 3.50% NL IPC.....2013-2019	28,964,293		943,210		28,021,083
0100014. 100% 2001 CSO ALB 4.00% CRVM CNF.....2011-2011	588,686				588,686
0100015. 100% 2001 CSO ALB 4.00% NL IPC.....2005-2011	11,665,962		3,615,412		8,050,550
0100016. 125% 2001 CSO ALB 4.00% CRVM CNF.....2011-2011	248,638		7,695		240,943
0100017. 125% 2001 CSO ALB 4.00% NL IPC.....2004-2012	33,412,614		7,388,889		26,023,725
0100018. 100% 2017 CSO ALB (HYBRID) 3.50% NL IPC.....2020-2020	4,704,869		756,024		3,948,845
0100019. 100% 2017 CSO ALB (HYBRID) 3.50% CRVM CNF.....2020-2020	17,705		3,371		14,334
0100020. Child Rider.....2007- 2020	30,000		1,881		.28,119
0100021. 58 CET 3% NLP ALB...1969 - 1969	19,175		19,175		
0100022. 58 CET 3% NLP ANB...1970 - 1978	487,150		487,150		
0100023. 58 CET 3.5% NLP ALB...1979 - 1988	346,456		346,456		
0100024. 58 CSO 3% CRVM ALB...1977 - 1987	1,204		1,204		
0100025. 58 CSO 3% CRVM ANB...1969 - 1977	280,226		280,226		
0100026. 58 CSO 3% NLP ALB...1969 - 1969	4,065		4,065		
0100027. 58 CSO 3.5% CRVM ALB...1969 - 1988	986,538		986,538		
0100028. 80 CET 5% NLP ALB...1989 - 1992	32,176		32,176		
0100029. 80 CSO 4.5% CRVM ALB...1976 - 1992	326,302		326,302		
0100030. 80 CSO 4.5% CRVM ANB...1996 - 1996	869		869		
0100031. 80 CSO 5% CRVM ALB...1970 - 1992	407,467		407,467		
0100032. 125% 2001 CSO ALB 4% NS CRVM CNF	9,110,574		9,110,574		
0100033. 125% 2001 CSO ALB 4% SM CRVM CNF	2,702,191		2,702,191		
0100034. 140% 2001 CSO ALB 4% NS CRVM CNF	1,936,668		1,936,668		
0100035. 2001 CSO ALB 4% NS CRVM CNF	10,731,761		10,731,761		
0100036. 250% 2001 CSO ALB 4% NS CRVM CNF	1,425,809		1,425,809		
0100037. 250% 2001 CSO ALB 4% SM CRVM CNF	249,319		249,319		
0199997. Totals (Gross)	324,345,254	3,879,501	104,385,115		216,080,638
0199998. Reinsurance ceded	78,338,137		78,338,137		
0199999. Life Insurance: Totals (Net)	246,007,117	3,879,501	26,046,978		216,080,638
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 1959 ADB 4% CNF	321,224		321,224		
0400002. 1959 ADB 4.5% CNF	74,239		74,239		
0499997. Totals (Gross)	395,463		395,463		
0499998. Reinsurance ceded	395,463		395,463		
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF	103,458		103,458		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF	92,915		92,915		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF	322,589		322,589		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF	41,764		.41,764		
0599997. Totals (Gross)	560,726		560,726		
0599998. Reinsurance ceded	560,726		560,726		
0599999. Disability-Active Lives: Totals (Net)					
0600001. 1952 PER 2 1958 CSO 2.5%	126,131		126,131		
0699997. Totals (Gross)	126,131		126,131		
0699998. Reinsurance ceded	126,131		126,131		
0699999. Disability-Disabled Lives: Totals (Net)					
0700001. DEFICIENCY RESERVES	76,032		76,032		
0799997. Totals (Gross)	76,032		76,032		
0799998. Reinsurance ceded	76,032		76,032		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	246,007,117	3,879,501	26,046,978		216,080,638

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT 5 - INTERROGATORIES**

1.1 Has the reporting entity ever issued both participating and non-participating contracts? ..... Yes [ ] No [ X ]  
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? ..... Yes [ ] No [ X ]  
 2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? ..... Yes [ X ] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]  
 If so, state:  
 4.1 Amount of insurance? ..... \$ .....  
 4.2 Amount of reserve? ..... \$ .....  
 4.3 Basis of reserve:  
 4.4 Basis of regular assessments:  
 4.5 Basis of special assessments:  
 4.6 Assessments collected during the year ..... \$ .....  
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ X ]  
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: ..... \$ .....  
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: ..... \$ .....  
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... \$ .....  
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
 7.3 State the amount of reserves established for this business: ..... \$ .....  
 7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: ..... \$ .....  
 8.2 State the amount of reserves established for this business: ..... \$ .....  
 8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: ..... \$ .....  
 9.2 State the amount of reserves established for this business: ..... \$ .....  
 9.3 Identify where the reserves are reported in the blank:

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

**NONE**

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	27,515,912			36,516		27,479,396
2. Deposits received during the year .....	29,361,407			6,405		29,355,002
3. Investment earnings credited to the account .....	(4,747)			(4,747)		
4. Other net change in reserves .....	73,922					73,922
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	34,279,520			5,546		34,273,974
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	22,666,974			32,628		22,634,346
10. Reinsurance balance at the beginning of the year .....	(24,197,568)			(36,516)		(24,161,052)
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....	(4,403,244)			(3,888)		(4,399,356)
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(19,794,324)			(32,628)		(19,761,696)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13) .....	2,872,650					2,872,650

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b) .....	(b) .....		(b) .....	(b) .....				
2.2 Other .....	5,676,860			2,179,023				3,497,837			
2.21 Direct .....	5,676,860			2,179,023				3,497,837			
2.22 Reinsurance assumed .....	19,003	19,003									
2.23 Reinsurance ceded .....	1,777,072			1,777,072							
2.24 Net .....	3,918,791	19,003	(b) .....	401,951	(b) .....		(b) .....	(b) .....	3,497,837	(b) .....	(b) .....
3. Incurred but unreported:											
3.1 Direct .....	766,161			416,161				350,000			
3.2 Reinsurance assumed .....	8,500	8,500									
3.3 Reinsurance ceded .....	386,661			386,661							
3.4 Net .....	388,000	8,500	(b) .....	29,500	(b) .....		(b) .....	(b) .....	350,000	(b) .....	(b) .....
4. TOTALS .....	6,443,021			2,595,184				3,847,837			
4.1 Direct .....	6,443,021			2,595,184				3,847,837			
4.2 Reinsurance assumed .....	27,503	27,503									
4.3 Reinsurance ceded .....	2,163,733			2,163,733							
4.4 Net .....	4,306,791	(a) .....	27,503	(a) .....	431,451			(a) .....	3,847,837		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ..... Credit Life (Group and Individual) \$ ..... and Group Life \$ ..... are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... Credit (Group and Individual) Accident and Health \$ ..... and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	43,788,968		14,760,082				29,028,786				
1.2 Reinsurance assumed	375,378	375,378									
1.3 Reinsurance ceded	11,298,406		11,298,406								
1.4 Net	(d) 32,865,840	375,378	3,461,676				29,028,786				
2. Liability December 31, current year from Part 1:											
2.1 Direct	6,443,021		2,595,184				3,847,837				
2.2 Reinsurance assumed	27,503	27,503									
2.3 Reinsurance ceded	2,163,733		2,163,733								
2.4 Net	4,306,791	27,503	431,451				3,847,837				
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	3,935,650		2,079,089				1,856,561				
4.2 Reinsurance assumed	6,875	6,875									
4.3 Reinsurance ceded	1,846,534		1,846,534								
4.4 Net	2,095,991	6,875	232,555				1,856,561				
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	46,296,239		15,276,177				31,020,062				
6.2 Reinsurance assumed	396,006	396,006									
6.3 Reinsurance ceded	11,615,605		11,615,605								
6.4 Net	35,076,640	396,006	3,660,572				31,020,062				

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT OF NON-ADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens .....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income .....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....	510,511	194,928	(315,583)
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....	99,391	111,923	12,532
21. Furniture and equipment, including health care delivery assets .....	9,716	14,337	4,621
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	359,973	366,295	6,322
25. Aggregate write-ins for other than invested assets .....	31,848	45,398	13,550
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	1,011,439	732,881	(278,558)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	1,011,439	732,881	(278,558)
<b>DETAILS OF WRITE-INS</b>			
1101. .....			
1102. .....			
1103. .....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....			
2501. Premiums Receivable .....	130	130	
2502. Prepaid Expenses .....	31,718	45,268	13,550
2503. .....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	31,848	45,398	13,550

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

NET INCOME	SSAP #	F/S Page	F/S Line #	2020	2019
Unity Financial Life Insurance Company State Basis (Page 4, Line 35, Columns 1&2)	XXX	XXX	XXX	\$ 144,946	\$ 1,610,661
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 144,946	\$ 1,610,661
SURPLUS	SSAP #	F/S Page	F/S Line #	2020	2019
Unity Financial Life Insurance Company State Basis (Page 3, Line 38, Columns 1&2)	XXX	XXX	XXX	\$ 16,162,085	\$ 16,952,897
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 16,162,085	\$ 16,952,897

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statement and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Life premiums are recognized as income over the premium-paying period of the related policies. The Company does not write Annuity or Health premiums. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common Stocks – FHLB common stock holdings are stated at cost.
- (4) Preferred Stocks – Not Applicable.
- (5) Mortgage Loans – Not Applicable.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

securities or securities where the yield had become negative, which are valued using the prospective method.

- (7) Investments in subsidiaries, controlled and affiliated companies – Not Applicable.
- (8) Investments in joint ventures, partnerships and limited liability companies – Not Applicable.
- (9) Investments in derivatives – Not Applicable.
- (10) Premium Deficiency Calculation – Not Applicable.
- (11) Expense adjustments for accident and health contracts – Not Applicable.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical Rebate Receivables – Not Applicable.

D. Going Concern

Management has determined there is no doubt about The Company's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors – Not Applicable.

3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable.
- B. Statutory Mergers – Not Applicable.
- C. Assumption Reinsurance – Not Applicable.
- D. Impairment Loss – Not Applicable.

4. Discontinued Operations – Not Applicable.

5. Investments

- A. Mortgage Loans – Not Applicable.
- B. Debt Restructuring – Not Applicable
- C. Reverse Mortgages – Not Applicable
- D. Loan Backed Securities

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

1. Less than 12 months	\$ - 0 -
2. 12 months or Longer	\$ 21,850
  - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$
2. 12 months or Longer	\$ 2,362,207

- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of December 31, 2020.

- E. Repurchase Agreements and/or Securities Lending Transactions – Not Applicable.
- F. Repurchase Agreement Transactions Accounted for as Secured Borrowing – Not Applicable
- G. Reverse Repurchase Agreements Accounted for as Secured Borrowing – Not Applicable

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- H. Repurchase Agreements Accounted for as a Sale – Not Applicable
- I. Reverse Repurchase Agreements Accounted for as a Sale – Not Applicable
- J. Real Estate – Not Applicable.
- K. Investments in low-income housing tax credits – Not Applicable.
- L. Restricted Assets (Including Pledged)

Gross (Admitted and Nonadmitted) Restricted			
Restricted Asset Category	Current Year	Prior Year	Increase/Decrease
i. FHLB capital stock	1,779,500	1,430,600	348,900
j. on deposit with states	3,224,457	4,136,867	-912,410
I. Pledged to FHLB	54,934,833	44,772,432	10,162,401

- M. Working Capital Finance Investments – Not Applicable.
- N. Offsetting & Netting of Assets and Liabilities – Not Applicable.
- O. 5\* Securities – Not Applicable.
- P. Short Sales – Not Applicable.
- Q. Prepayment Penalty and Acceleration Fees – In 2020 there was 4 CUSIP sold that generated \$122,038 in investment income.

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. Joint Ventures, Partnerships and Limited Liability Companies – Not Applicable.
- B. Impairment write downs – Not Applicable.

7. Investment Income

- A. Due and accrued investment income on bonds over 90 days past due is excluded from income or where interest is uncertain.
- B. No amounts were excluded for the year ended December 31, 2020.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

	2020			2019			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	4,245,997		4,245,997	4,201,152		4,201,152	44,845		44,845
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	4,245,997		4,245,997	4,201,152		4,201,152	44,845		44,845
d. Deferred tax assets nonadmitted	510,510		510,510	194,928		194,928	315,582		315,582
e. Subtotal net admitted deferred tax asset (1c-1d)	3,735,487		3,735,487	4,006,224		4,006,224	-270,737		-270,737
f. Deferred tax liabilities	1,852,749	-19,371	1,872,120	2,074,138		2,074,138	221,389	-19,371	202,018
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,882,738	-19371	1,863,366	1,932,086		1,932,086	-49,349	-19,371	-68,720

2. Admission Calculation Components

	2020			2019			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks									
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:									
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	1,863,367		1,863,367	1,932,087		1,932,087	-68,720		-68,720
2. Adjusted gross deferred tax assets allowed per limitation threshold	1,863,367		1,863,367	1,932,087		1,932,087			
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b)	XXX	XXX	2,267,887	XXX	XXX	1,932,087	XXX	XXX	-202,018
	1,852,749	-19,371	1,872,120	2,074,138		2,074,138	-202,018		-202,018

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above) offset by gross deferred tax liabilities							
d. Deferred tax assets admitted as the result of application of SSAP 2.							
Total (2(a)+2(b)+2(c))	3,735,487	3,735,487	4,006,225	4,006,225	-270,738	)	-270,738

3. Other Admissibility Criteria

		2020	2019
a.	Ratio percentage used to determine recovery period and threshold limitation amount	588%	611%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	14,287,419	15,105,580

4. Impact of Tax Planning Strategies

	2020		2019		Difference	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1-3) Ordinary	6 (Col 2-4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1 Adjusted Gross DTAs amount from Note 9A1(c)	4,245,997		4,201,152		44,845	
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning Strategies	%	%	%	%	%	%
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	3,735,487		4,006,224		-270,737	
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

b. The company's tax planning strategies do not include the use of reinsurance.

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2020	2 2019	3 (Col 1-2) Change
a. Federal	250,410	791,484	-541,074
b. Foreign			
c. Subtotal	250,410	791,484	-541,074
d. Federal income tax on net capital gains	324,260	272,608	51,652
e. Utilization of capital loss carry-forwards			
f. Other	88,294	(5,325)	93,619
g. Federal and Foreign income taxes incurred	662,964	1,058,767	-395,833

2. Deferred Tax Assets

	1 2020	2 2019	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	2,851,458	2,823,813	27,645
2. Unearned premium reserve			
3. Policyholder reserves	8,581	17,162	(8,581)
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	14,700	53,340	(38,640)
9. Pension accrual			
10. Receivables – non-admitted	105,195	109,863	(4,668)
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	1,266,063	1,196,974	69,089
99. Subtotal	4,245,997	4,201,153	44,845
b. Statutory valuation allowance adjustment			
c. Non-admitted	(510,510)	(194,928)	(315,582)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	3,735,487	4,006,225	(270,373)

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	1 2020	2 2019	3 (Col 1-2) Change
e. Capital:			
1. Investments			
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal			
f. Statutory valuation allowance adjustment			
g. Non-admitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	3,735,487	4,006,224	(270,737)

3. Deferred Tax Liabilities

	1 2020	2 2019	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	(132,506)	(91,282)	(41,224)
2. Fixed assets	(31,757)	(31,757)	
3. Deferred and uncollected premium			
4. Discounting of unpaid losses and LAE	(1,118,488)		
5. Other (including items <5% of total ordinary tax assets)	(569,998)	(1,951,099)	262,613
99. Subtotal	(1,852,749)	(2,074,138)	221,389
b. Capital:			
1. Investments			
2. Real estate			
3. Other (including items <5% of total capital tax assets)	(19,371)		(19,371)
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	(1,872,121)	(2,074,138)	202,018

4. Net Deferred Tax Assets

Net Deferred Tax Assets (2i – 3c)	1,863,366	1,932,087	(68,721)
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The change in net deferred income taxes is comprised of the following (this analysis is exclusive of non-admitted assets as the Change in Non-admitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2020	December 31, 2019	Change
Total deferred tax assets	4,245,997	4,201,152	44,845
Total deferred tax liabilities	(1,872,121)	(2,074,138)	202,018
Net deferred tax assets/liabilities	2,373,877	2,127,014	246,862
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	2,373,877	2,127,014	246,862
Tax effect of unrealized gains/(losses)	19,371	0	19,371
Change in net deferred income tax [(charge)/benefit]	2,393,248	2,127,014	266,234

\*Statutory valuation allowance

N/A

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**D. Reconciliation of federal income tax rate to actual effective rate:**

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this are:

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	807,910	169,661	21.00%
Tax-Exempt Interest	0	0	0.00%
Dividends Received Deduction	0	0	0.00%
Proration	0	0	0.00%
Realized Capital Gain transferred to IMR	1,220,072	256,215	31.71%
IMR Amortization	(179,407)	(37,675)	-4.66%
Meals & Entertainment, Lobbying Expenses, Etc.	18,390	3,862	0.48%
Statutory Valuation Allowance Adjustment	0	0	0.00%
Deferred Taxes on Nonadmitted Assets	22,228	4,668	0.58%
Other, Including Prior Year True-Up	0	0	0.00%
Total	<u>396,730</u>	<u>396,730</u>	<u>49.11%</u>
 Federal Income Taxes Incurred [Expense/(Benefit)]	 338,704	 41.92%	
Tax on Capital Gains/(Losses)	324,260	40.14%	
Change in Net Deferred Income Tax [Charge/(Benefit)]	(266,234)	-32.95%	
Total Statutory Income Taxes	<u>396,730</u>	<u>396,730</u>	<u>49.11%</u>

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

At December 31, 2020, the Company had net operating loss carryforwards expiring through the year 20XX of: \$0

At December 31, 2020, the Company had capital loss carryforwards expiring through the year 20XX of: \$0

The following is income tax expense for 2018, 2019, and 2020 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2018	N/A	0	0
2019	N/A	557,131	557,131
2020	N/A	324,260	324,260
Total	<u>0</u>	<u>881,392</u>	<u>881,392</u>

Protective Tax Deposits under IRC § 6603

**None**

**F. The Company's federal income tax return is consolidated with the following entities:**

The Company's Federal income tax return is consolidated with Unity Financial Insurance Group, Hardy LLC, and Unity Funding Company.

The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

**G. Federal or Foreign Income Tax Loss Contingencies**

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

The Company is no longer subject to Federal or state examination prior to 2017.

**H. Repatriation Transition Tax (RTT)**

The Company did / did not elect to pay the liability under the permitted installments.

The Company has made the following payments to satisfy the RTT liability:  
Not applicable

The Company expects to make the following future payments to satisfy the RTT liability:  
Not applicable

The Company did / did not elect to pay the liability under the permitted installments.

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I. Alternative Minimum Tax (AMT) Credit

The AMT Credit was recognized as a deferred tax asset / current year recoverable.

(1). Gross AMT Credit Recognized as:		
a. Current year recoverable	\$	-
b. Deferred tax asset (DTA)	\$	-
(2). Beginning Balance of AMT Credit Carryforward	\$	-
(3). Amounts Recovered	\$	-
(4). Adjustments	\$	-
(5). Ending Balance of AMT Credit Carryforward	\$	-
(6). Reduction for Sequestration		NONE
(7). Nonadmitted by Reporting Entity	\$	-
(8). Reporting Entity Ending Balance	\$	-

J. Global Intangible Low-Taxed Income (GILTI)

Not applicable

10. Information Concerning Parent, Subsidiaries and Affiliates

A-B The Company is a wholly owned subsidiary of Unity Financial Insurance Group, LLC, which is in turn owned by Hardy LLC. In 2013, Unity Financial Insurance Group, LLC created a non-insurance affiliate, Unity Funding Company. The Company has a tax sharing and operating agreement with Unity Financial Insurance Group, LLC and Hardy, LLC. The Company has tax sharing and an administrative agreement with Unity Funding Company and is settled monthly.

C. Related party loan issued on June 30, 2020 in the amount of \$650,000 with a maturity date of June 30, 2040. Outstanding balance as of December 31, 2020 is \$650,000.

D. At December 31, 2020 \$14,346 was reported as amounts due from Unity Funding Company.

E-O – Not Applicable.

11. Debt –

A.. The Company has no debt outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March of 2017. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$123,000,000, The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.
- (2) FHLB Capital Stock
  - a. The company held 17,795 shares or \$1,779,500 of membership/activity stock at December 31, 2020.
  - b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
  - a. As of December 31, 2020 the Company has pledged bonds with face value of \$56,491,782 and fair value of \$63,932,306 and a book adjusted carry value of \$54,934,832 as collateral to FHLB.
- (4) Borrowing from FHLB
  - a. As of December 31, 2020 the Company has received funding advances from FHLB totaling \$57,148,000.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits

A-D. Defined Benefit Plan – Not Applicable.

E. Defined Contribution Plan. The Company established a defined contribution plan for its eligible employees under Section 401(k) of the Internal Revenue Code as of January 1, 2002. Employees are eligible to participate in the Plan after four months of employment and are 100% vested after two years of employment. The Plan allows participating employees to contribute a portion of their compensation, as defined, with tax deferred tax advantages to the participant. Participant contributions are currently matched 100% up to 6% of

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

the participant's compensation. The Company's matching contributions were \$115,740 and \$104,071 for the years ended December 31, 2020 and 2019, respectively.

- F. Multiemployer Plan – Not Applicable.
- G. Consolidated/Holding Company Plans – Not Applicable.
- H. Postemployment Benefits and Compensated Absences – Not Applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits – Not Applicable.

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

- (1) The Company has 200 shares of common stock authorized, of which 153 shares are issued and outstanding. Par value of the shares is \$16,500.
- (2) The Company has no preferred stock outstanding.
- (3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Ohio. A dividend cannot exceed the greater of 10% of surplus as of December 31 or the net income for the 12 month period ending December 31<sup>st</sup>. The maximum dividend payment for 2021 is approximately \$1,616,000.
- (4) Ordinary dividends in the amount of \$762,000 were paid in 2020. Ordinary dividends in the amount of \$592,000 were paid in 2019.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.
- (7) Mutual Reciprocals – Not Applicable.
- (8) There is no stock held by the Company for special purposes at December 31, 2020.
- (9) There were no changes in the balance of any special surplus funds from the prior year.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$72,873 at December 31, 2020.
- (11) The Company has no surplus debentures or similar obligations.
- (12) There has been no restatement of prior year amounts due to prior quasi-reorganizations.
- (13) There have been no quasi-reorganizations in the prior 10 years.

### 14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments – Not Applicable.

- B. Assessments

The Company is not aware of any pending insolvency which would result in a significant guaranty fund assessment against the Company.

- C. Gain Contingencies – Not Applicable.
- D. Claims related contractual obligations and bad faith losses stemming from lawsuits – None
- E. Joint and Several Liabilities – None
- F. All Other Contingencies

Various other lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company does not have any assets that it considers to be impaired.

### 15. Leases

- A. Lessee Operating Lease

- (1) The company leases office space in Cincinnati, OH that will expire in July 2025. Past rental expenses for 2020 and 2019 were \$125,074 and \$111,700 respectively.
- (2) At December 31, 2020, the rental commitments for the above lease are as follows:

2021	126,000
2022	130,000
2023	133,000
2024	136,000
2025	81,382

(3) The Company has not engaged in any sale-leaseback transactions in 2020 and 2019.

B. Lessor Leases – Not Applicable.

16. Financial Instruments with Off-Balance Sheet Risk

- (1) The Company has no financial instruments with off-balance sheet risk.
- (2) The Company has no positions in derivative instruments.
- (3) The Company is not exposed to credit-related losses.
- (4) The Company is not required to put up collateral for any future contracts that are entered.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not Applicable.

18. Gain or Loss from Uninsured A&H Plans – Not Applicable.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – Not Applicable.

20. Fair Value Measurements – Not Applicable.

21. Other Items

- A. Unusual or Infrequent Items – Not Applicable.
- B. Trouble Debit Restructuring – Not Applicable.
- C. Other Disclosures – Not Applicable.
- D. Business Interruption Insurance Recoveries – Not Applicable.
- E. State Transferable Tax Credits – Not Applicable.
- F. Subprime Mortgage Related Risk Exposure – Not Applicable.
- G. Retained Assets – Not Applicable.
- H. Insurance-Linked Securities (ILS) Contracts – Not Applicable.

22. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company? Yes ( ) No (X) If yes, give full details.
- (2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or an insured or any other person not primarily engaged in the insurance business. Yes ( ) No (X) If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the Reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premiums or other similar credits? Yes ( ) No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of business reinsured in making this estimate. -\$0-.

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability for those agreements in this statement? -\$0-

(2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes ( ) No (X) If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements by either party, as of the date of this statement? Where necessary the Company may consider the current or anticipated experience of the business reinsured in making this estimate. -\$0-

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement. Yes ( ) No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? -\$0-

B. Uncollectible Reinsurance

(1) The Company has not written off any uncollectible reinsurance due from other companies in the current year.

C. Commutation of Ceded Reinsurance – Not Applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – Not Applicable.

E. Reinsurance on Variable Annuity Contracts with Affiliated Captive Reinsurer – Not Applicable.

F. Reinsurance with Affiliated Captive Reinsurer – Not Applicable.

G. Ceding Entities that Utilize Captives to Assume Reserves – Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.

26. Intercompany Pooling Arrangements – Not Applicable.

27. Structured Settlements – Not Applicable.

28. Health Care Receivables – Not Applicable.

29. Participating Policies – Not Applicable.

30. Premium Deficiency Reserves – Not Applicable.

31. Reserves for Life Contracts and Annuity Contracts

(1) The Company waives deduction of deferred fractional premiums upon death of insured and retains any portion of the final premium beyond the date of death. The Company holds reserves on mortality and interest bases and uses valuation methods consistent with the basic policies. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of substandard policies – Not Applicable.

(3) The Company had \$2,183,204 of insurance in force for which the gross premium is less than the net according to the standard valuation set by the State of Ohio. This amount is 100 percent ceded.

(4) The tabular interest – Not Applicable.

(5) Tabular interest for page 7 – Not Applicable.

(6) Changes in reserves – Not Applicable.

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics**

(3) At market value	0	0
(4) Total with adjustment or at market value	0	0
(5) At book value without adjustment	0	0
B. Not subject to discretionary withdrawal	22,648,767	100%
C. Total (gross)	22,648,767	100%
D. Reinsurance ceded	19,776,118	
E. Total (net) *	2,872,649	

\*Reconciliation of Total Annuity and Deposit Fund Liabilities:

F. Life & Accident & Health Annual Statement:	Amount
(1) Exh 5, Annuities Section, Total (net)	0
(2) Exh 5, Supp. Contracts, Total (net)	0
(3) Exh 7 of Dep-Type Contracts Ln 14, Col 1	2,872,649
(4) Subtotal	2,872,649

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

	Account Value	General Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:				
(1) Term Policies with Cash Value				
(2) Universal Life				
(3) Universal Life with Secondary Guarantees				
(4) Indexed Universal Life				
(5) Indexed Universal Life with Secondary Guarantees				
(6) Indexed Life				
(7) Other Permanent Cash Value Life Insurance	N/A	218,640,801	245,977,117	
(8) Variable Life				
(9) Variable Universal Life				
(10) Miscellaneous Reserves				
B.				
Not subject to discretionary withdrawal or no cash values:				
(1) Term Policies without Cash Value				30,000
(2) Accidental Death Benefits				
(3) Disability - Active Lives				
(4) Disability - Disabled Lives				
(5) Miscellaneous Reserve				
C. Total (gross: direct + assumed)	N/A	218,640,801	246,007,117	
D. Reinsurance Ceded				
E. Total (net) (C) - (D)	N/A	218,640,801	246,007,117	
F. Amount				
Life & Accident & Health Annual Statement:				
(1) Exhibit 5, Life Insurance Section, Total (net)				246,007,117
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)				

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)	
(6)	Subtotal	246,007,117

	Separate Accounts Annual Statement:	
(7)	Exhibit 3, Line 0199999, Column 2	
(8)	Exhibit 3, Line 0499999, Column 2	
(9)	Exhibit 3, Line 0599999, Column 2	
(10)	Subtotal (Lines (7) through (9))	-
(11)	Combined Total ( (6) and (10) )	246,007,117

34. Premiums and Annuity Considerations Deferred and Uncollected

a. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020 were as follows:

	Gross	Net of Loading
2. Ordinary - First Year	24,816	9,145
3. Ordinary - Renewal	113,541	61,452
5. Group Life	4,774,831	2,643,670
Total	4,913,188	2,714,267

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  Yes [ X ]  No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .....  Yes [ X ]  No [ ]  N/A [ ]

1.3 State Regulating? .....  OHIO

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

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

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

2.2 If yes, date of change: .....

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

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

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....  09/13/2018

3.4 By what department or departments?  
 OHIO .....

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
 4.11 sales of new business? .....  Yes [ X ]  No [ ]  
 4.12 renewals? .....  Yes [ X ]  No [ ]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
 4.21 sales of new business? .....  Yes [ ]  No [ X ]  
 4.22 renewals? .....  Yes [ ]  No [ X ]

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

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

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

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

6.2 If yes, give full information: .....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? .....  Yes [ ]  No [ X ]

7.2 If yes,  
 7.21 State the percentage of foreign control; .....  %  
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
------------------	---------------------

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]  
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. ....  
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]  
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 BKD, LLC  
 312 WALNUT STREET  
 SUITE 3000  
 CINCINNATI, OHIO 45202

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.2 If the response to 10.1 is yes, provide information related to this exemption: .....  
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.4 If the response to 10.3 is yes, provide information related to this exemption: .....  
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]  
 10.6 If the response to 10.5 is no or n/a, please explain: .....  
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 Glenn Tobblemann  
 Lewis and Ellis, Inc  
 PO Box 851857  
 Richardson, Texas 78085 .....  
 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]  
 12.11 Name of real estate holding company .....  
 12.12 Number of parcels involved .....  
 12.13 Total book/adjusted carrying value ..... \$ .....  
 12.2 If, yes provide explanation: .....  
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**  
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? .....  
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]  
 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]  
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]  
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]  
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 c. Compliance with applicable governmental laws, rules and regulations;  
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 e. Accountability for adherence to the code.  
 14.11 If the response to 14.1 is No, please explain: .....  
 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]  
 14.21 If the response to 14.2 is yes, provide information related to amendment(s). .....  
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]  
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s). .....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	.....	.....	.....

## BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [  ] No [  ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [  ] No [  ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [  ] No [  ]

## **FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? .....	Yes [ ] No [ X ]
20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	20.11 To directors or other officers..... \$ ..... 650,000
	20.12 To stockholders not officers..... \$ .....
	20.13 Trustees, supreme or grand (Fraternal Only) .....
20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	20.21 To directors or other officers..... \$ ..... 650,000
	20.22 To stockholders not officers..... \$ .....
	20.23 Trustees, supreme or grand (Fraternal Only) .....
21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? .....	Yes [ ] No [ X ]
21.2 If yes, state the amount thereof at December 31 of the current year:	21.21 Rented from others..... \$ .....
	21.22 Borrowed from others..... \$ .....
	21.23 Leased from others .....
	21.24 Other .....
22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? .....	Yes [ ] No [ X ]
22.2 If answer is yes:	22.21 Amount paid as losses or risk adjustment \$ .....
	22.22 Amount paid as expenses .....
	22.23 Other amounts paid .....
23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....	Yes [ X ] No [ ]
23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....	\$ .....

## INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [  ] No [  ]

24.02 If no, give full and complete information relating thereto  
.....

24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....

24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....

24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....

24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [  ] No [  ] N/A [  ]

24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [  ] No [  ] N/A [  ]

24.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [  ] No [  ] N/A [  ]

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.093 Total payable for securities lending reported on the liability page .....	\$ .....

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). ....  Yes [ X ]  No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements .....	\$ .....
25.22 Subject to reverse repurchase agreements .....	\$ .....
25.23 Subject to dollar repurchase agreements .....	\$ .....
25.24 Subject to reverse dollar repurchase agreements .....	\$ .....
25.25 Placed under option agreements .....	\$ .....
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	\$ .....
25.27 FHLB Capital Stock .....	\$ 1,779,500
25.28 On deposit with states .....	\$ 3,224,457
25.29 On deposit with other regulatory bodies .....	\$ .....
25.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	\$ .....
25.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	\$ 54,934,833
25.32 Other .....	\$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ....  Yes [ ]  No [ X ]

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

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

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

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

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

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

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ....  Yes [ ]  No [ X ]

27.2 If yes, state the amount thereof at December 31 of the current year. ....  \$ .....

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

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

1 Name of Custodian(s)	2 Custodian's Address
FIFTH THIRD BANK, NA .....	38 FOUNTAIN SQUARE CINCINNATI, OHIO 45263 280 EAST FOURTH STREET SUITE 600 CINCINNATI, OHIO 45202 .....
FEDERAL HOME LOAN BANK .....	.....

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [ ] No [ X ]

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

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

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

1 Name of Firm or Individual	2 Affiliation
LOOMIS SAYLES & COMPANY .....	U.....
ASSET ALLOCATION AND MANAGEMENT, LLC .....	U.....
GOOD HILL PARTNERS, LP .....	U.....
SECURIAN AM PRIVATES .....	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
15130 .....	GOOD HILL PARTNERS, LP .....	.....	SEC .....	DS.....
109875 .....	ASSET ALLOCATION AND MANAGEMENT COMPANY, LLC .....	549300DSCHEIV5K3U963 .....	SEC .....	DS.....
105377 .....	LOOMIS SAYLES .....	.....	SEC .....	DS.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?..... Yes [ ] No [ X ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total	.....	.....

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	317,624,352	344,761,304	27,136,952
30.2 Preferred stocks .....			
30.3 Totals .....	317,624,352	344,761,304	27,136,952

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

NAIC AVS PRICING  
INVESTMENT MANAGER REPORTING .....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ X ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

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

32.2 If no, list exceptions:  
.....

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

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

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

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

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

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

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

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**OTHER**

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....33,169

37.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM BEST COMPANY, INC .....	23,300

38.1 Amount of payments for legal expenses, if any? .....\$ .....68,059

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
McGLINCHY STAFFORD .....	57,685

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

39.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

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

1.2 If yes, indicate premium earned on U.S. business only ..... \$ .....

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ .....

1.31 Reason for excluding:  
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ..... \$ .....

1.5 Indicate total incurred claims on all Medicare Supplement insurance. ..... \$ .....

1.6 Individual policies:  
Most current three years:  
1.61 Total premium earned ..... \$ .....

1.62 Total incurred claims ..... \$ .....

1.63 Number of covered lives .....

All years prior to most current three years

1.64 Total premium earned ..... \$ .....

1.65 Total incurred claims ..... \$ .....

1.66 Number of covered lives .....

1.7 Group policies:  
Most current three years:  
1.71 Total premium earned ..... \$ .....

1.72 Total incurred claims ..... \$ .....

1.73 Number of covered lives .....

All years prior to most current three years

1.74 Total premium earned ..... \$ .....

1.75 Total incurred claims ..... \$ .....

1.76 Number of covered lives .....

2. Health Test:

	1 Current Year	2 Prior Year
--	-------------------	-----------------

2.1 Premium Numerator .....		
2.2 Premium Denominator .....	34,056,857	41,651,263
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	250,313,908	248,070,695
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

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

3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ ]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$ .....

3.4 State the authority under which Separate Accounts are maintained:  
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ X ]

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

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? ..... \$ .....

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

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

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....	.....	.....	.....	.....	.....	.....

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

7.1 Direct Premium Written .....	\$ .....	11,537,262
7.2 Total Incurred Claims .....	\$ .....	15,276,177
7.3 Number of Covered Lives .....	.....	36,182

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

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

8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

**Life, Accident and Health Companies Only:**

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid .....	\$ .....
9.22 Received .....	\$ .....
	47,005

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

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

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

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 3,084,370

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

12.11 Cash .....	\$ .....
12.12 Stock .....	\$ .....
	10,303,000

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

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

**Fraternal Benefit Societies Only:**

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

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

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

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

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

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

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

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

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

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

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

21. What are the qualifications for membership? .....

22. What are the limiting ages for admission? .....

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

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

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

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

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

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

27.11 First Year ..... %  
 27.12 Subsequent Years ..... %

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

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

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

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

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

30.2 If yes, when? .....

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

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

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

32.3 If yes, explain .....

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

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

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

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

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

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Life Insurance in Force</b>					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	261,763	281,203	303,126	326,822	343,034
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	10,849	11,489	11,290	11,891	19,769
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	438,339	436,811	414,842	387,758	354,009
5. Industrial (Line 21, Col. 2) .....	5,047	5,441	5,793	6,180	5,827
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	715,998	734,944	735,050	732,650	722,639
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					XXX
<b>New Business Issued</b>					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	1,947	1,464	1,114	1,056	1,328
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	302	400	430	404	430
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....	40,148	51,096	55,168	60,848	64,382
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	42,397	52,960	56,712	62,308	66,139
<b>Premium Income - Lines of Business</b>					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	1,636,262	1,580,348	1,206,502	1,172,873	1,493,573
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....					
16 Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	32,420,595	40,070,915	41,852,799	46,328,230	44,581,212
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	34,056,857	41,651,263	43,059,302	47,501,103	46,074,785
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	334,727,627	323,880,659	301,723,881	268,788,204	227,033,957
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	318,565,542	306,927,763	285,782,380	253,627,247	213,731,716
23. Aggregate life reserves (Page 3, Line 1) .....	246,007,117	245,974,704	234,474,601	222,346,762	206,204,100
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....	2,872,650	3,318,344	240,636		
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,463,789	1,229,482	1,110,945	999,734	882,111
27. Capital (Page 3, Lines 29 and 30) .....	2,524,500	2,524,500	2,524,500	2,524,500	2,524,500
28. Surplus (Page 3, Line 37) .....	13,637,585	14,428,397	13,417,004	12,636,457	10,777,740
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	58,174	15,642,694	13,377,635	18,074,770	19,134,721
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	17,625,874	18,182,379	17,052,383	16,160,691	14,184,351
31. Authorized control level risk - based capital .....	2,681,584	2,560,665	2,496,974	2,386,081	2,190,588
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b>					
(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	97.1	98.0	98.4	97.6	99.4
33. Stocks (Lines 2.1 and 2.2) .....	0.5	0.5	0.4	0.3	
34. Mortgage loans on real estate (Lines 3.1 and 3.2) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	2.1	1.5	1.1	2.0	0.5
37. Contract loans (Line 6) .....	0.1	0.1	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....	0.2				
40. Receivables for securities (Line 9) .....					
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....					
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	1,011,439	732,881	510,574	866,433	2,900,363
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	334,727,627	323,880,659	301,723,881	268,788,204	227,033,957
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	10,332,855	10,053,787	9,066,113	8,203,269	7,650,793
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	72,873				56,341
57. Total of above Lines 54, 55 and 56 .....	10,405,728	10,053,787	9,066,113	8,203,269	7,707,134
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	35,375,720	28,009,302	28,555,426	27,954,712	25,333,421
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(1,280,837)	(1,022,859)	(1,601,873)	(980,870)	(635,038)
61. Increase in A & H reserves (Line 19, Col. 6) .....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	23.9	22.8	21.1	19.9	20.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	1.7	2.1	2.1	2.2	2.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....					
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....	8,594	33,332	34,802	33,114	12,157
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(34,379)	339,644	143,017	117,604	151,802
74. Ordinary - individual annuities (Page 6, Col. 4) .....					
75. Ordinary-supplementary contracts .....	XXX	XXX			
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	49,462	911,447	1,254,145	1,148,415	931,201
78. Group annuities (Page 6, Col. 5) .....					
79. A & H-group (Page 6.5, Col. 3) .....					
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....					
82. Aggregate of all other lines of business (Page 6, Col. 8) .....	121,265	326,239	22,155		
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	144,942	1,610,662	1,454,120	1,299,133	1,095,159

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? .....

Yes [ ] No [ ]

If no, please explain: .....

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year .....	1,942	5,441	38,674	292,692			1	64,961	.436,811 734,944	
2. Issued during year .....			383	2,249				7,099	40,148 42,397	
3. Reinsurance assumed .....			1	6						
4. Revived during year .....			6	228					578	
5. Increased during year (net) .....			390	2,483					2,426 2,654	
6. Subtotals, Lines 2 to 5 .....									43,152 45,635	
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....	1,942	5,441	39,064	295,175			1	.72,335	.479,963 .780,579	
Deductions during year:										
10. Death .....	132	394	2,114	14,915			XXX	6,214	30,704 46,013	
11. Maturity .....			22	27			XXX		.27	
12. Disability .....							XXX			
13. Expiry .....			127	1,523				23	682 2,205	
14. Surrender .....			444	4,494				426	7,862 12,356	
15. Lapse .....			112	380				191	2,376 2,756	
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....			62	1,224						
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....	132	394	2,881	22,563				6,854	41,624 64,581	
21. In force end of year (b) (Line 9 minus Line 20) .....	1,810	5,047	36,183	272,612			1	65,481	438,339 715,998	
22. Reinsurance ceded end of year .....	XXX		XXX	226,842	XXX		XXX	XXX	226,842	
23. Line 21 minus Line 22 .....	XXX	5,047	XXX	45,770	XXX	(a)	XXX	XXX	438,339 489,156	
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....										

Life, Accident and Health Companies Only:

(a) Group \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX .....		XXX .....	
25. Other paid-up insurance .....	1,810 .....	5,048 .....	14,443 .....	47,785 .....
26. Debit ordinary insurance .....	XXX .....	XXX .....		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....				
28. Term policies - other .....	XXX .....		XXX .....	
29. Other term insurance - decreasing .....	XXX .....		XXX .....	
30. Other term insurance .....	XXX .....	302 .....	XXX .....	8,561 .....
31. Totals (Lines 27 to 30) .....		302 .....		8,561 .....
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX .....		XXX .....	
33. Totals, extended term insurance .....	XXX .....	XXX .....	339 .....	2,289 .....
34. Totals, whole life and endowment .....	383 .....	1,947 .....	35,844 .....	261,763 .....
35. Totals (Lines 31 to 34) .....	383 .....	2,249 .....	36,183 .....	272,613 .....

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....			5,048 .....	
37. Ordinary .....	2,249 .....		272,613 .....	
38. Credit Life (Group and Individual) .....			40,148 .....	438,339 .....
39. Group .....				
40. Totals (Lines 36 to 39) .....	42,397 .....			716,000 .....

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX .....		XXX .....	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....		XXX .....	65,481 .....	XXX .....
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	88,621 .....
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1 .....	
47.2 .....	

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			7,234 .....	3,842 .....				
49. Disability Income .....			XXX .....	XXX .....				
50. Extended Benefits .....								
51. Other .....								
52. Total .....	(a) .....	7,234 .....	(a) .....	3,842 .....	(a) .....		(a) .....	

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....			5	
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....		5		
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year (line 5 minus line 8) .....			5	
10. Amount on deposit .....		(a) 14,422		(a) .....
11. Income now payable .....		(a)		
12. Amount of income payable .....	(a)	(a) 14,166	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....				
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....				
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year (line 5 minus line 8) .....				
Income now payable:				
10. Amount of income payable .....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a)	XXX	(a)

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....						
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....	XXX	XXX	XXX	XXX		XXX
5. Totals (Lines 1 to 4) .....	XXX	XXX	XXX	XXX		XXX
Deductions during year:						
6. Conversions .....	XXX	XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	XXX	XXX	XXX	XXX		XXX
8. Reinsurance ceded .....	XXX	XXX	XXX	XXX		XXX
9. Totals (Lines 6 to 8) .....	XXX	XXX	XXX	XXX		XXX
10. In force end of year (line 5 minus line 9) .....	(a)		(a)			(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

					1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
					1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year .....						
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....						
5. Totals (Lines 1 to 4) .....						
Deductions During Year:						
6. Decreased (net) .....						
7. Reinsurance ceded .....						
8. Totals (Lines 6 and 7) .....						
9. In force end of year (line 5 minus line 8) .....						
10. Amount of account balance .....					(a)	(a)

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

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS <sup>(b)</sup>**

Allocated by States and Territories

States, Etc.	Active Status (a)	Life Contracts			Direct Business Only		Total Columns 2 through 5 (b)	Deposit-Type Contracts
		2		3	4	5		
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations			
1. Alabama	AL	906,717					906,717	587,724
2. Alaska	AK	2,148					2,148	
3. Arizona	AZ	228,535					228,535	416,094
4. Arkansas	AR	92,097					92,097	4,739,414
5. California	CA	894,336					894,336	
6. Colorado	CO	857,913					857,913	104,449
7. Connecticut	CT	16,809					16,809	1,532,244
8. Delaware	DE	28,026					28,026	
9. District of Columbia	DC	40,054					40,054	
10. Florida	FL	2,524,576					2,524,576	
11. Georgia	GA	956,774					956,774	
12. Hawaii	HI							273,000
13. Idaho	ID	2,539					2,539	170,645
14. Illinois	IL	1,015,753					1,015,753	21,143
15. Indiana	IN	2,547,248					2,547,248	1,424,248
16. Iowa	IA	85,782					85,782	
17. Kansas	KS	109,487					109,487	220,148
18. Kentucky	KY	999,693					999,693	
19. Louisiana	LA	1,367,479					1,367,479	94,000
20. Maine	ME	46,747					46,747	
21. Maryland	MD	273,603					273,603	
22. Massachusetts	MA	316,103					316,103	1,407,047
23. Michigan	MI	39,627					39,627	2,228,056
24. Minnesota	MN	190,780					190,780	1,496,152
25. Mississippi	MS	1,870,865					1,870,865	274,575
26. Missouri	MO	741,759					741,759	94,181
27. Montana	MT	826					826	141,730
28. Nebraska	NE	140,624					140,624	160,205
29. Nevada	NV	22,956					22,956	
30. New Hampshire	NH	37,064					37,064	309,984
31. New Jersey	NJ	499,645					499,645	3,619,329
32. New Mexico	NM	105,432					105,432	
33. New York	NY	57,841					57,841	
34. North Carolina	NC	4,274,252					4,274,252	1,101,677
35. North Dakota	ND	3,005					3,005	
36. Ohio	OH	1,524,688					1,524,688	293,959
37. Oklahoma	OK	469,401					469,401	432,478
38. Oregon	OR	40,263					40,263	
39. Pennsylvania	PA	2,180,763					2,180,763	3,433,247
40. Rhode Island	RI	278					278	155,000
41. South Carolina	SC	1,051,649					1,051,649	39,080
42. South Dakota	SD	3,831					3,831	
43. Tennessee	TN	853,679					853,679	468,735
44. Texas	TX	14,838,658					14,838,658	2,911,772
45. Utah	UT	2,683					2,683	88,824
46. Vermont	VT	3,783					3,783	139,600
47. Virginia	VA	236,746					236,746	84,090
48. Washington	WA	8,721					8,721	
49. West Virginia	WV	111,225					111,225	183,000
50. Wisconsin	WI	1,978,380					1,978,380	351,553
51. Wyoming	WY	2,764					2,764	
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR	991					991	
55. U.S. Virgin Islands	VI	1,800					1,800	
56. Northern Mariana Islands	MP							
57. Canada	CAN	744					744	
58. Aggregate Other Alien	OT	XXX						
59. Subtotal		XXX	44,608,139				44,608,139	28,997,383
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	44,608,139				44,608,139	28,997,383
96. Plus reinsurance assumed		XXX						
97. Totals (All Business)		XXX	44,608,139				44,608,139	28,997,383
98. Less reinsurance ceded		XXX	10,255,520				10,255,520	25,775,295
99. Totals (All Business) less Reinsurance Ceded		XXX	34,352,619		(c)		34,352,619	3,222,088
DETAILS OF WRITE-INS								
58001.		XXX						
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						
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.....

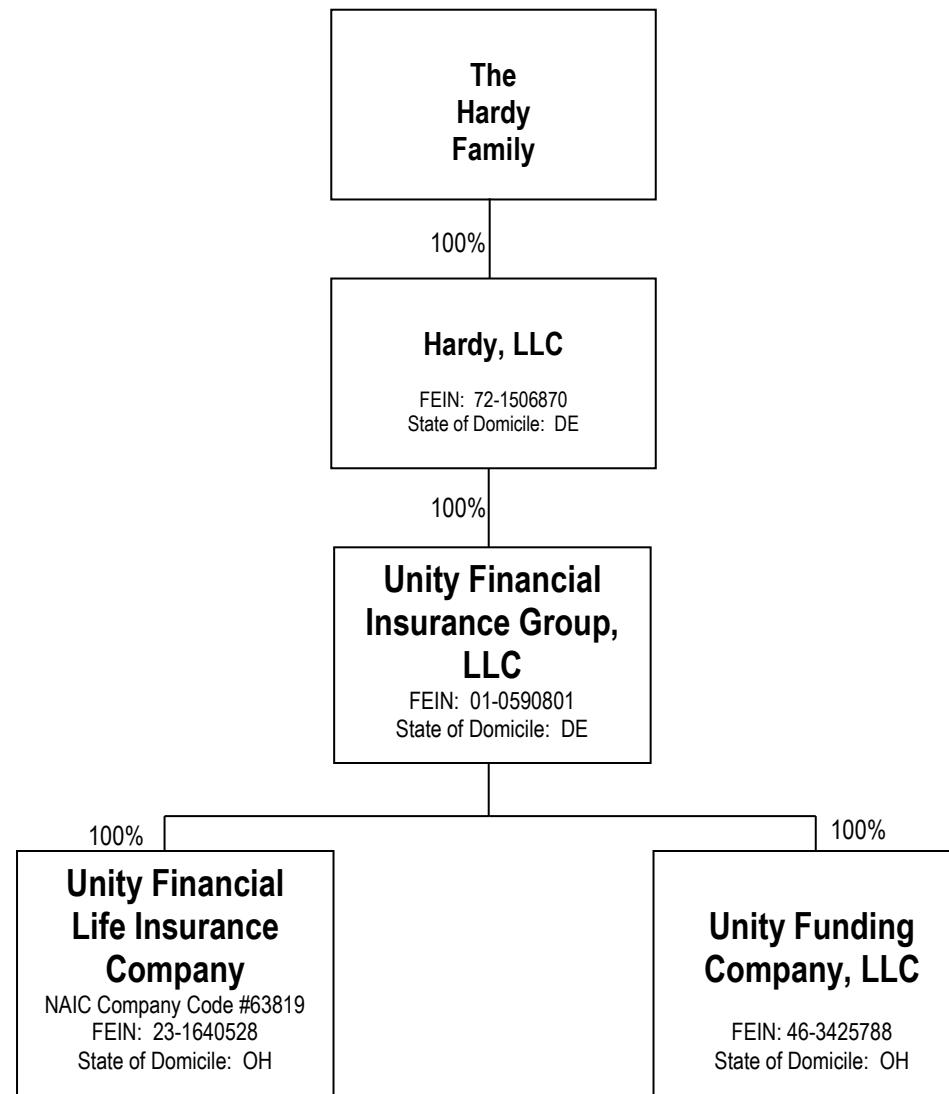
(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

State of Residence at time of premium payment

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

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

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**