



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

QUARTERLY STATEMENT

AS OF MARCH 31, 2021

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code00000000NAIC Company Code63819Employer's ID Number23-1640528

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

Country of DomicileUnited States of America

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

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

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

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

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

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

Internet Website Addresswww.uflife.com

Statutory Statement ContactKevin Smith513-247-5665ksmith@uflife.com513-247-5040

OFFICERS

PresidentJay Cresson Hardy

TreasurerKevin Christopher Smith

SecretaryElaine Marie Greer

OTHER

Cynthia Lee English, Vice President

Adam Michael Goller, Vice President

Ryan Michael Walsman #, 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 ofOhio

County ofHamilton

SS:

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

Jay HardyPresident

Elaine GreerSecretary

Kevin SmithTreasurer

Subscribed and sworn to before me this13th day ofMay

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

b. If no,1. State the amendment number.....2. Date filed3. Number of pages attached.....

Michael O'Brien
Notary
June 18, 2022

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	310,757,266		310,757,266	317,621,207
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,874,000		1,874,000	1,779,500
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$3,551,953), cash equivalents (\$781,812) and short-term investments (\$737,926)	5,071,691		5,071,691	6,739,830
6. Contract loans (including \$ premium notes)	442,867		442,867	437,412
7. Derivatives				
8. Other invested assets	637,000		637,000	650,000
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	318,782,824		318,782,824	327,227,949
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,745,943		2,745,943	2,516,262
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	29,877		29,877	35,501
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,650,253		2,650,253	2,678,776
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,995,028		1,995,028	179,264
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	25,912		25,912	25,780
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	189,020		189,020	129,659
18.2 Net deferred tax asset	2,371,120	402,853	1,968,267	1,863,366
19. Guaranty funds receivable or on deposit	23,165		23,165	25,474
20. Electronic data processing equipment and software	198,995	190,985	8,010	11,300
21. Furniture and equipment, including health care delivery assets (\$)	8,596	8,596		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,014,075		1,014,075	14,346
24. Health care (\$) and other amounts receivable	395,267	395,267		
25. Aggregate write-ins for other than invested assets	30,848	23,198	7,650	19,950
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	330,460,923	1,020,899	329,440,023	334,727,627
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	330,460,923	1,020,899	329,440,023	334,727,627
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Krasue Agency	7,650		7,650	19,950
2502. Premiums Receivable	130	130		
2503. Prepaid Expenses	23,067	23,067		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	30,848	23,198	7,650	19,950

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$245,654,313 less \$ included in Line 6.3 (including \$ Modco Reserve)	245,654,313	246,007,117
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)	2,593,974	2,872,650
4. Contract claims:		
4.1 Life	4,010,914	4,306,791
4.2 Accident and health		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	111,988	107,669
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve	3,553,330	3,490,396
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$	78,673	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	299,325	356,264
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	136,316	150,550
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	775,558	759,581
18. Amounts held for agents' account, including \$ agents' credit balances	418,049	753,966
19. Remittances and items not allocated	702,465	785,169
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$53,804,600 and interest thereon \$	53,804,600	57,511,600
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,516,454	1,463,789
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	313,655,959	318,565,542
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	313,655,959	318,565,542
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	10,175,194	10,553,215
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)	13,259,564	13,637,585
38. Totals of Lines 29, 30 and 37	15,784,064	16,162,085
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	329,440,023	334,727,627
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	8,241,490	9,770,124	34,056,857
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	2,613,592	2,536,688	10,332,855
4. Amortization of Interest Maintenance Reserve (IMR)	51,049	33,148	179,407
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	519,411	638,497	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	47,632	34,013	585,371
9. Totals (Lines 1 to 8.3)	11,473,175	13,012,471	47,069,265
10. Death benefits	9,063,771	7,879,466	35,076,640
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	54,220	99,330	299,080
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	9,403	8,109	35,662
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	(352,804)	1,542,487	32,414
20. Totals (Lines 10 to 19)	8,774,591	9,529,391	35,443,796
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	1,609,746	1,799,870	6,404,967
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	1,037,968	903,193	3,664,861
24. Insurance taxes, licenses and fees, excluding federal income taxes	359,070	382,866	1,200,462
25. Increase in loading on deferred and uncollected premiums	(50,502)	(1,906)	(128,468)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	11,730,874	12,613,414	46,585,618
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(257,699)	399,057	483,647
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)	(257,699)	399,057	483,647
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(88,168)	148,665	338,704
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)	(169,531)	250,392	144,943
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	(169,531)	250,392	144,943
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	16,162,080	16,952,895	16,952,895
37. Net income (Line 35)	(169,531)	250,392	144,943
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	9,004		72,873
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(364)	75,566	266,234
41. Change in nonadmitted assets	(9,460)	(53,964)	(278,558)
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	(52,665)	(34,846)	(234,307)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(155,000)	(203,000)	(762,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	(378,016)	34,148	(790,815)
55. Capital and surplus, as of statement date (Lines 36 + 54)	15,784,064	16,987,043	16,162,080
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	47,632	34,013	585,371
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	47,632	34,013	585,371
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)			
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	8,330,458	9,802,817	34,352,618
2. Net investment income	2,425,433	2,133,111	10,576,607
3. Miscellaneous income	567,043	700,940	2,528,577
4. Total (Lines 1 to 3)	11,322,935	12,636,869	47,457,802
5. Benefit and loss related payments	11,239,036	10,396,147	35,083,814
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	2,940,036	3,363,375	11,778,211
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			537,603
10. Total (Lines 5 through 9)	14,179,072	13,759,521	47,399,629
11. Net cash from operations (Line 4 minus Line 10)	(2,856,137)	(1,122,653)	58,174
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	18,181,201	9,625,228	48,436,092
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets	13,000		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,194,201	9,625,228	48,436,092
13. Cost of investments acquired (long-term only):			
13.1 Bonds	11,210,210	15,617,590	54,877,267
13.2 Stocks	94,500	124,200	348,900
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)	11,304,710	15,741,790	55,876,167
14. Net increase (or decrease) in contract loans and premium notes	5,455	13,520	71,334
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	6,884,036	(6,130,081)	(7,511,409)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds	(3,707,000)	7,281,000	11,192,600
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(278,676)	(59,709)	(445,694)
16.5 Dividends to stockholders	155,000	203,000	762,000
16.6 Other cash provided (applied)	(1,555,361)	(67,372)	(428,675)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(5,696,037)	6,950,919	9,556,231
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,668,138)	(301,815)	2,102,995
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	6,739,830	4,636,834	4,636,834
19.2 End of period (Line 18 plus Line 19.1)	5,071,692	4,335,019	6,739,830

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	3,032,241	3,154,841	11,537,262
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	7,622,748	9,306,529	32,420,595
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	10,654,988	12,461,370	43,957,857
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	10,654,988	12,461,370	43,957,857
14. Deposit-type contracts	4,390,070	9,087,774	28,997,383
15. Total (Lines 13 and 14)	15,045,058	21,549,144	72,955,240
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	-169,531	144,946
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	-169,531	144,946
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	15,784,064	16,162,085
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	15,784,064	16,162,085

C. Accounting Policies

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

D. Going Concern– No Change.

- 2. Accounting Changes and Correction of Errors – No Change.
- 3. Business Combinations and Goodwill – No Change.
- 4. Discontinued Operations – No Change.
- 5. Investments

D. Loan Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
 - a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months \$ - 0 -
 - 2. 12 months or Longer \$ 21,850
 - b. The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 months \$ - 0 -
 - 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 March 31, 2021.

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

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

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

11. Debt

A. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March of 2017. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$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 18,740 shares or \$1,874,000 of membership/activity stock at March 31, 2021.
 - b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
 - a. As of March 31, 2021 the Company has pledged bonds with face value of \$56,686,069 and fair value of \$64,642,972 and a book adjusted carry value of \$55,028,953 as collateral to FHLB.
- (4) Borrowing from FHLB
 - a. As of March 31, 2021 the Company has received funding advances from FHLB totaling \$53,441,000.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.
13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations
 4. Shareholder dividends of \$155,000 were paid as of March 31, 2021.
14. Liabilities, Contingencies and Assessments – No Change.
15. Leases – No Change.
16. Financial Instruments with Off-Balance Sheet Risk – No Change.
17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.
18. Gain or Loss from Uninsured A&H Plans – No Change.
19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.
20. Fair Value Measurements – No Change.
21. Other Items – No Change.
22. Events Subsequent – No Change.
23. Reinsurance – No Change.
24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.
25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.
26. Intercompany Pooling Managements – No Change.
27. Structured Settlements – No Change.
28. Health Care Receivables – No Change.
29. Participating Policies – No Change.
30. Premium Deficiency Reserves – No Change.
31. Reserves for Life Contracts and Annuity Contracts – No Change.
32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.
33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics – No Change.
34. Premiums and Annuity Considerations Deferred and Uncollected – No Change.
35. Separate Accounts – No Change.
36. Loss/Claim Adjustment Expense – No Change.

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [☐] No [☒]
- 1.2

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

Yes [☐] No [☐]
- 2.1

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

Yes [☐] No [☒]
- 2.2

If yes, date of change:
- 3.1

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

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

Yes [☒] No [☐]
- 3.2

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

Yes [☐] No [☒]
- 3.3

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

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

Yes [☐] No [☒]
- 3.5

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

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

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

Yes [☐] No [☒]
- 4.2

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

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

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

If yes, attach an explanation.

Yes [☐] No [☒] N/A [☐]
- 6.1

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

12/31/2017
- 6.2

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

12/31/2017
- 6.3

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

10/25/2018
- 6.4

By what department or departments?
OHIO
- 6.5

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

Yes [☐] No [☐] N/A [☒]
- 6.6

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

Yes [☒] No [☐] N/A [☐]
- 7.1

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

Yes [☐] No [☒]
- 7.2

If yes, give full information:
- 8.1

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

Yes [☐] No [☒]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☐] No [☒]
- 8.4

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

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

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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

Yes [X] No []
- 9.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

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

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

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [X] No []
- 10.2

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

\$

INVESTMENT

- 11.1

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

Yes [] No [X]
- 11.2

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

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

\$
13.

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

\$
- 14.1

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

Yes [] No [X]
- 14.2

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

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

Yes [] No [X]
- 15.2

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

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

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

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

\$
- 16.2

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

\$
- 16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank	38 Fountain Square Cincinnati, Ohio 45263
Federal Home Loan Bank	221 East Fourth Street Suited 600 Cincinnati, Ohio 45202

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

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

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

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

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

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

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

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

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

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

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

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

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

\$

1.6

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

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[

]

No

[

X

]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[

]

No

[

X

]

3.4

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

\$

4.

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

Yes

[

X

]

No

[

]

4.1

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

Yes

[

]

No

[

X

]

Fraternal Benefit Societies Only:

5.1

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

Yes

[

]

No

[

]

N/A

[

]

5.2

If no, explain:

6.1

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

Yes

[

]

No

[

]

6.2

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

Date	Outstanding Lien Amount
.....

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

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

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1.	Alabama	AL	L	321,223				321,223	69,026
2.	Alaska	AK	N	529				529	
3.	Arizona	AZ	L	59,726				59,726	100,754
4.	Arkansas	AR	L	39,780				39,780	133,666
5.	California	CA	L	214,738				214,738	
6.	Colorado	CO	L	166,925				166,925	87,203
7.	Connecticut	CT	L	1,546				1,546	94,300
8.	Delaware	DE	L	6,558				6,558	
9.	District of Columbia	DC	L	8,189				8,189	
10.	Florida	FL	L	544,013				544,013	
11.	Georgia	GA	L	279,159				279,159	
12.	Hawaii	HI	L						
13.	Idaho	ID	L	492				492	30,130
14.	Illinois	IL	L	242,519				242,519	39,886
15.	Indiana	IN	L	548,278				548,278	145,502
16.	Iowa	IA	L	20,843				20,843	
17.	Kansas	KS	L	22,228				22,228	7,249
18.	Kentucky	KY	L	183,668				183,668	
19.	Louisiana	LA	L	432,260				432,260	40,000
20.	Maine	ME	L	13,017				13,017	
21.	Maryland	MD	L	61,053				61,053	340,000
22.	Massachusetts	MA	L	57,044				57,044	465,473
23.	Michigan	MI	L	4,605				4,605	554,534
24.	Minnesota	MN	L	85,177				85,177	
25.	Mississippi	MS	L	407,957				407,957	
26.	Missouri	MO	L	163,411				163,411	
27.	Montana	MT	L	146				146	
28.	Nebraska	NE	L	27,547				27,547	
29.	Nevada	NV	L	5,956				5,956	
30.	New Hampshire	NH	L	1,575				1,575	162,246
31.	New Jersey	NJ	L	102,193				102,193	783,754
32.	New Mexico	NM	L	22,131				22,131	
33.	New York	NY	N	14,630				14,630	
34.	North Carolina	NC	L	1,044,793				1,044,793	
35.	North Dakota	ND	L	560				560	
36.	Ohio	OH	L	276,146				276,146	6,190
37.	Oklahoma	OK	L	149,561				149,561	
38.	Oregon	OR	L	6,254				6,254	
39.	Pennsylvania	PA	L	470,097				470,097	184,028
40.	Rhode Island	RI	L	76				76	303,000
41.	South Carolina	SC	L	296,786				296,786	
42.	South Dakota	SD	L	922				922	
43.	Tennessee	TN	L	288,586				288,586	235,637
44.	Texas	TX	L	3,429,336				3,429,336	240,000
45.	Utah	UT	L	718				718	35,900
46.	Vermont	VT	L	953				953	
47.	Virginia	VA	L	65,475				65,475	
48.	Washington	WA	L	2,210				2,210	173,898
49.	West Virginia	WV	L	32,185				32,185	149,500
50.	Wisconsin	WI	L	662,245				662,245	8,194
51.	Wyoming	WY	L	727				727	
52.	American Samoa	AS	N						
53.	Guam	GU	N						
54.	Puerto Rico	PR	N	248				248	
55.	U.S. Virgin Islands	VI	N						
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N	36				36	
58.	Aggregate Other Aliens	OT	XXX	707				707	
59.	Subtotal	XXX		10,787,739				10,787,739	4,390,070
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		10,787,739				10,787,739	4,390,070
96.	Plus Reinsurance Assumed	XXX							
97.	Totals (All Business)	XXX		10,787,739				10,787,739	4,390,070
98.	Less Reinsurance Ceded	XXX		2,457,281				2,457,281	3,849,458
99.	Totals (All Business) less Reinsurance Ceded	XXX		8,330,458				8,330,458	540,612
DETAILS OF WRITE-INS									
58001.	Jamaica	XXX		707				707	
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		707				707	
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....49

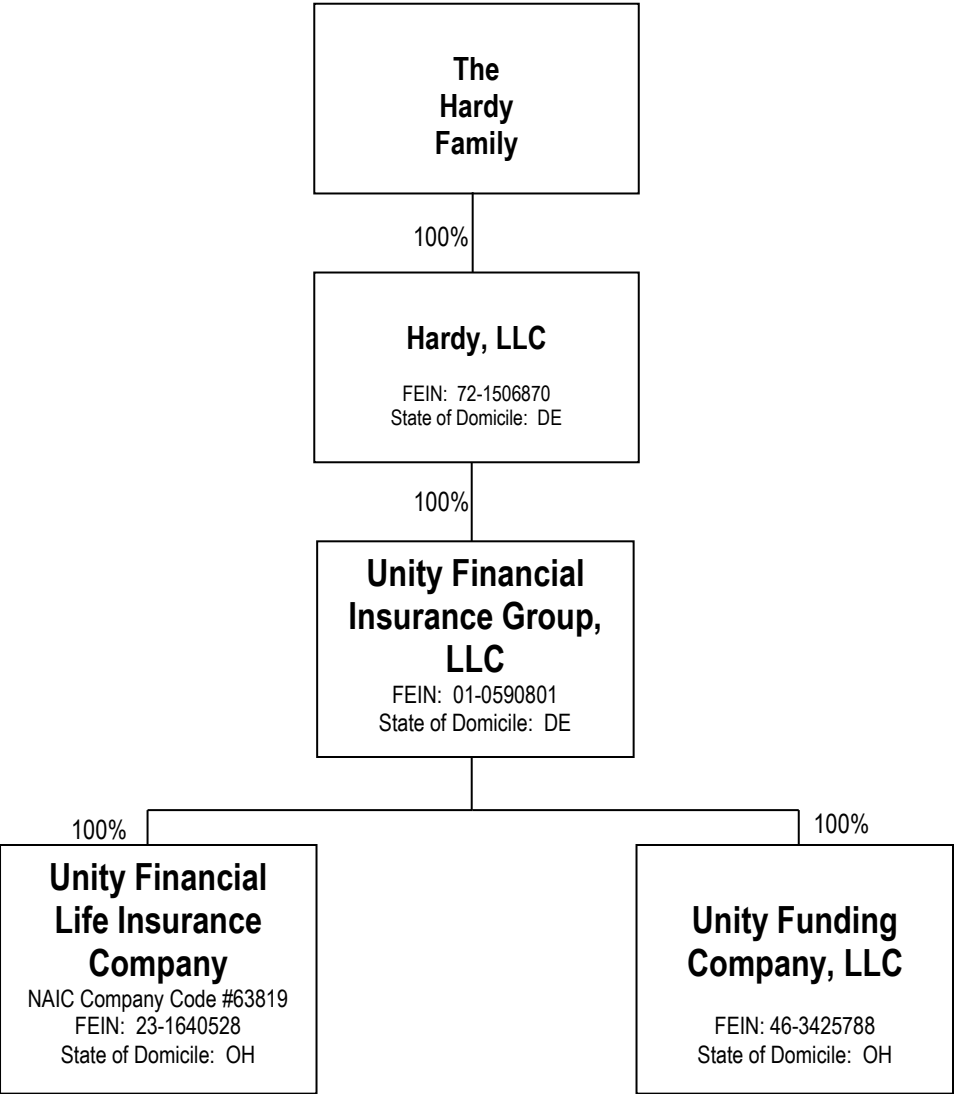
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

N - None of the above - Not allowed to write business in the state.....8

R - Registered - Non-domiciled RRGs.....

Q - Qualified - Qualified or accredited reinsurer.....

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



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanation:

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

Bar Code:

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



NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	650,000	
2. Cost of acquired:		650,000
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	13,000	
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	637,000	650,000
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	637,000	650,000

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	319,400,699	311,300,127
2. Cost of bonds and stocks acquired	11,304,710	55,226,167
3. Accrual of discount	112,497	428,632
4. Unrealized valuation increase (decrease)	11,397	92,244
5. Total gain (loss) on disposals	137,175	1,544,333
6. Deduct consideration for bonds and stocks disposed of	18,212,757	48,558,130
7. Deduct amortization of premium	154,019	754,712
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	31,556	122,038
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	312,631,258	319,400,699
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	312,631,258	319,400,699

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	229,788,577	11,857,159	19,040,506	(6,644)	222,598,586			229,788,577
2. NAIC 2 (a)	83,954,661	2,538,040	2,002,212	(19,203)	84,471,286			83,954,661
3. NAIC 3 (a)	3,409,075			(4,377)	3,404,698			3,409,075
4. NAIC 4 (a)	1,242,299		242,186	(113)	1,000,000			1,242,299
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	318,394,612	14,395,199	21,284,904	(30,337)	311,474,570			318,394,612
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	318,394,612	14,395,199	21,284,904	(30,337)	311,474,570			318,394,612

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$467,220 ; NAIC 2 \$250,000 ; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	737,926	xxx	737,149	5,216	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	773,404	1,051,988
2. Cost of short-term investments acquired		800,183
3. Accrual of discount		143
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		61
6. Deduct consideration received on disposals	35,253	1,077,018
7. Deduct amortization of premium	225	1,953
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	737,926	773,404
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	737,926	773,404

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	4,585,050	2,505,549
2. Cost of cash equivalents acquired	7,340,097	19,334,323
3. Accrual of discount	11	153
4. Unrealized valuation increase (decrease)	(78)	71
5. Total gain (loss) on disposals	17	1
6. Deduct consideration received on disposals	11,143,285	17,255,047
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	781,812	4,585,050
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	781,812	4,585,050

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
4899999. Total - Unaffiliated												XXX
4999999. Total - Affiliated												XXX
5099999 - Totals												XXX

SCHEDULE BA - PART 3

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

[illegible]

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
31418D-UH-3	FANNIE MAE		03/01/2021	NOMURA		1,800,346	1,731,622	1,203	1.
81747K-AA-1	SEQUOIA MORTGAGE TRUST		02/12/2021	BANC ONE		755,699	725,000	1,208	1.
3199999. Subtotal - Bonds - U.S. Special Revenues						2,556,045	2,456,622	2,411	XXX
015271-AH-9	ALEXANDRIA R/E EQ INC		02/03/2021	GOLDMAN		463,563	465,000		1. FE
03115A-AA-1	AM FAM HOLDINGS		03/08/2021	SELECT ONE		220,000	220,000		1. FE
63681F-AA-8	AMAZON.COM, INC		03/24/2021	MESIROW FINANCIAL		294,738	294,738		1.D FE
05523H-AA-1	BAE SYSTEMS PLC		03/15/2021	PRUDENTIAL		238,040	238,040		2. Z
09261X-AA-0	BLACKSTONE SECURED LENDING		03/09/2021	SELECT ONE		197,582	200,000		1. FE
05583J-AJ-1	BPCE SA		01/13/2021	SELECT ONE		752,030	750,000		1. FE
151895-F*-5	CENTERPOINT PROPERTIES TRUST		01/13/2021	JP MORGAN		650,000	650,000		2. Z
12530M-AE-5	CF HIPPOLYTA		03/10/2021	Undefined		364,931	365,000		1.
20825C-BB-9	CONOCOPHILLIPS		02/10/2021	SELECT ONE		260,000	260,000		1. FE
22537C-AA-7	CREDIT ACCEP AUTO LOAN		02/09/2021	WELLS		250,000	250,000		1.
34532N-AC-9	FORDO 2021-A		02/17/2021	SMBC NIKKO SECURITES AMERICA		204,983	205,000		1.
38173M-AB-8	GOLUB CAPITAL BDC INC		02/17/2021	SELECT ONE		149,549	150,000		1. FE
36264D-AB-2	GS MBS 21PJ2		02/12/2021	GOLDMAN		781,055	750,000	1,302	1.
427096-BB-0	HERCULES CAPITAL INC		03/04/2021	GOLDMAN		650,000	650,000		2. Z
74316J-56-5	MUZ US HIGH YIELD BOND		03/01/2021	AAM		15,210			1.
66815L-2C-2	NORTHWESTERN MUTUAL GLBL		03/17/2021	JP MORGAN		660,000	660,000		1. FE
714046-AH-2	PERKINELMER INC		03/04/2021	SELECT ONE		149,948	150,000		1. FE
07450B-AN-0	PERTH AIRPORT DEVELOPMENT GROUP		01/21/2021	NAB CAPITAL		1,000,000	1,000,000		2. Z
771196-BQ-4	ROCHE HOLDINGS INC		03/01/2021	DEUTSCHE		465,000	465,000		1. FE
84861T-AH-1	SPIRIT REALTY		03/01/2021	MERRILL		129,173	130,000		1. FE
86562M-CE-8	SUMITOMO MITSUI FINANCIAL GROUP		01/04/2021	SMBC NIKKO SECURITES AMERICA		480,000	480,000		1. FE
878742-BG-9	TECK RESOURES LTD		02/01/2021	SELECT ONE		278,365	250,000	433	1. FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						8,654,167	8,582,778	1,735	XXX
8399997. Total - Bonds - Part 3						11,210,212	11,039,400	4,146	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						11,210,212	11,039,400	4,146	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
313360-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI		03/01/2021	FEDERAL HOME LOAN BANK	945,000	94,500			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						94,500	XXX		XXX
9799997. Total - Common Stocks - Part 3						94,500	XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						94,500	XXX		XXX
9899999. Total - Preferred and Common Stocks						94,500	XXX		XXX
9999999 - Totals						11,304,712	XXX	4,146	XXX

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
12559Y-AB-1	CIM TRUST		03/25/2021	PRINCIPAL RECEIPT		144,487	144,487	148,099	148,090		(3,604)		(3,604)		144,487				597	07/25/2050	1.C FM
38374F-3P-7	GNMA 2004-026 GE		03/16/2021	PRINCIPAL RECEIPT		13,328	13,328	12,174	13,107		222		222		13,328				106	04/16/2034	1.
38378K-QE-2	GNMA 2013-072 A		03/16/2021	PRINCIPAL RECEIPT		139,287	139,287	141,430	140,746		(1,460)		(1,460)		139,287				310	10/16/2046	1.
82281E-AA-5	SHELLPOINT		03/25/2021	PRINCIPAL RECEIPT		28,420	28,420	29,086	29,079		(659)		(659)		28,420				163	11/25/2046	1.C FE
95002T-AA-2	WELLS FARGO MBS		03/25/2021	PRINCIPAL RECEIPT		99,565	99,565	102,832	102,832		(3,253)		(3,253)		99,565				521	06/25/2050	1.C FM
97651L-AC-5	WINNATER MTG LN		03/22/2021	PRINCIPAL RECEIPT		69,588	69,588	71,632	71,618		(2,030)		(2,030)		69,588				431	06/20/2045	1.C FM
0599999 Subtotal - Bonds - U.S. Governments						494,675	494,674	505,253	505,458		(10,784)		(10,784)		494,675				2,128	XXX	XXX
3128MJ-5B-2	FG		03/15/2021	PRINCIPAL RECEIPT		121,956	121,956	119,888	119,951		2,005		2,005		121,956				655	10/01/2048	1.
31394Y-H9-8	FHLMC 2793 PE		03/15/2021	PRINCIPAL RECEIPT		8,000	8,000	7,170	7,973		27		27		8,000				63	05/15/2034	1.
31395M-DU-0	FHLMC 2934 KG		03/15/2021	PRINCIPAL RECEIPT		7,385	7,385	7,197	7,376		9		9		7,385				58	02/15/2035	1.
3132Y3-3P-7	FHLMC PC GOLD FGO559805		03/15/2021	PRINCIPAL RECEIPT		103,194	103,194	107,289	107,185		(3,991)		(3,991)		103,194				752	11/01/2048	1.
3140HC-CG-9	FN BJ8970		03/25/2021	PRINCIPAL RECEIPT		193,532	193,532	197,262	197,138		(3,606)		(3,606)		193,532				1,319	05/01/2048	1.
314009-HB-9	FN CA2054		03/25/2021	PRINCIPAL RECEIPT		107,887	107,887	112,152	111,996		(4,109)		(4,109)		107,887				788	07/01/2048	1.
31418C-XM-1	FN MA3383		03/25/2021	PRINCIPAL RECEIPT		28,265	28,265	29,404	29,391		(1,127)		(1,127)		28,265				163	06/01/2049	1.B FE
31418D-FQ-0	FN MA3774		03/25/2021	PRINCIPAL RECEIPT		210,515	210,515	213,695	213,630		(3,115)		(3,115)		210,515				990	09/01/2049	1.
31418C-Z9-8	FNMA		03/25/2021	PRINCIPAL RECEIPT		110,851	110,851	112,435	112,387		(1,536)		(1,536)		110,851				735	09/01/2048	1.
31394U-KE-1	FNMA 2005-102 PG		03/25/2021	PRINCIPAL RECEIPT		9,696	9,696	9,055	9,650		46		46		9,696				78	11/25/2035	1.
3132DV-6U-4	FNMA FR SD8083		03/25/2021	PRINCIPAL RECEIPT		23,514	23,514	24,497	24,490		(976)		(976)		23,514				103	08/01/2050	1.
3132DV-7J-8	FNMA FR SD8097		03/25/2021	PRINCIPAL RECEIPT		35,156	35,156	35,156	35,156						35,156				119	08/01/2050	1.
31418D-Q8-8	FNMA MA4078		03/25/2021	PRINCIPAL RECEIPT		28,668	28,668	29,969	29,959		(1,292)		(1,292)		28,668				119	07/01/2050	1.
31412U-Y6-1	FNMA POOL - 935533		03/25/2021	PRINCIPAL RECEIPT		7,841	7,841	8,000	7,891		(50)		(50)		7,841				43	08/01/2039	1.
31416B-NK-0	FNMA POOL - 995094		03/25/2021	PRINCIPAL RECEIPT		6,136	6,136	6,547	6,212		(76)		(76)		6,136				44	11/01/2035	1.
31417G-ZP-4	FNMA POOL - AB9749		03/25/2021	PRINCIPAL RECEIPT		155,375	155,375	154,113	154,363		1,012		1,012		155,375				737	06/01/2043	1.
31417M-QQ-9	FNMA POOL - AC3162		03/25/2021	PRINCIPAL RECEIPT		3,727	3,727	3,859	3,735		(8)		(8)		3,727				28	10/01/2024	1.
31417S-AA-8	FNMA POOL - AC5400		03/25/2021	PRINCIPAL RECEIPT		4,283	4,283	4,340	4,293		(10)		(10)		4,283				32	10/01/2039	1.
31418S-CJ-6	FNMA POOL - AD4572		03/25/2021	PRINCIPAL RECEIPT		1,607	1,607	1,671	1,623		(16)		(16)		1,607				12	05/01/2040	1.
31418T-D5-3	FNMA POOL - AD5523		03/25/2021	PRINCIPAL RECEIPT		12,400	12,400	12,596	12,448		(48)		(48)		12,400				106	06/01/2040	1.
31419C-D3-4	FNMA POOL - AE1921		03/25/2021	PRINCIPAL RECEIPT		6,221	6,221	6,394	6,246		(26)		(26)		6,221				36	09/01/2040	1.
3138A9-CX-0	FNMA POOL - AH7285		03/25/2021	PRINCIPAL RECEIPT		7,845	7,845	7,707	7,810		35		35		7,845				58	03/01/2041	1.
3138AD-HM-0	FNMA POOL - AI0235		03/25/2021	PRINCIPAL RECEIPT		1,161	1,161	1,170	1,162		(1)		(1)		1,161				7	05/01/2026	1.
31417Y-TU-1	FNMA POOL - MA0562		03/25/2021	PRINCIPAL RECEIPT		4,729	4,729	4,938	4,798		(69)		(69)		4,729				45	11/01/2040	1.
31417Y-W3-7	FNMA POOL - MA0665		03/25/2021	PRINCIPAL RECEIPT		17,431	17,431	17,519	17,462		(32)		(32)		17,431				103	02/01/2041	1.
31418D-ET-5	FNMA POOL MA3745		03/25/2021	PRINCIPAL RECEIPT		178,984	178,984	184,346	184,230		(5,246)		(5,246)		178,984				987	08/01/2049	1.
3140JG-LW-3	FNMA-PASS THRU		03/25/2021	PRINCIPAL RECEIPT		96,038	96,038	99,977	99,888		(3,850)		(3,850)		96,038				612	12/01/2048	1.
3132DV-4L-6	FR FNMA		03/25/2021	PRINCIPAL RECEIPT		45,422	45,422	47,902	47,858		(2,436)		(2,436)		45,422				287	10/01/2049	1.
3132DV-3Y-9	FR FNMA SD8015		03/25/2021	PRINCIPAL RECEIPT		241,908	241,908	239,780	239,824		2,084		2,084		241,908				949	10/01/2049	1.
67756A-2N-1	OHIO ST HIGHER EDL FAC COMM		01/04/2021	MATURITY		800,000	800,000	800,000	800,000						800,000				14,716	01/01/2021	1.C FE
81747K-AA-1	SEQUOIA MORTGAGE TRUST		03/25/2021	PRINCIPAL RECEIPT		1,605	1,605	1,673	1,630		(68)		(68)		1,605				3	03/25/2051	1.
92888C-AC-1	VOLVO FINANCIAL		03/16/2021	PRINCIPAL RECEIPT		12,582	12,582	12,629	12,631		(49)		(49)		12,582				50	02/15/2022	1.A FE
3199999 Subtotal - Bonds - U.S. Special Revenues						2,593,914	2,593,911	2,620,330	2,618,756		(26,519)		(26,519)		2,593,914				24,797	XXX	XXX
008414-AA-2	ABMT 131 A1		03/25/2021	PRINCIPAL RECEIPT		61,930	61,930	62,876	62,846		(915)		(915)		61,930				332	07/25/2043	1.C FM
00392#-AA-0	ABTEEN VENTURES LLC		03/15/2021	GOLDMAN		12,244	12,244	12,244	12,244						12,244				83	08/15/2039	1.C PL
01166V-AA-7	ALASKA AIRLINES		03/19/2021	SELECT ONE		39,302	39,302	39,302	39,302						39,302				1,168	08/15/2027	1.G FE
00176J-AK-2	AMMC 2015-16A AR		01/15/2021	MITSUBISHI UFJ SECURITIES (USA)		2,585,000	2,585,000	2,585,000	2,585,000						2,585,000				9,836	04/14/2022	1.B FE
06406H-BU-2	BANK OF NEW YORK MELLON		02/01/2021	MATURITY		1,200,000	1,200,000	1,318,227	1,201,621		(1,621)		(1,621)		1,200,000				24,900	02/01/2021	1.E FE
10112R-AS-3	BOSTON PROPERTIES LP		02/16/2021	CALLED @ 100.0000000		1,325,000	1,325,000	1,425,399	1,329,932		(1,644)		(1,644)		1,328,288		(3,288)	(3,288)	13,512	05/15/2021	2.A FE
18978C-AC-7	CHN EQUIPMENT TRUST		03/16/2021	PRINCIPAL RECEIPT		17,444	17,444	17,454	17,450		(6)		(6)		17,444				41	02/15/2023	1.A FE
20605P-AJ-0	CONCHO RESOURCES INC.		02/10/2021	MERRILL		260,000	260,000	288,691	288,066		(62)		(62)		288,003		(28,003)	(28,003)	260	10/01/2047	1.F FE
12652C-AC-3	CSMC 17H2 A3		03/25/2021	PRINCIPAL RECEIPT		83,766	83,766	85,376	85,341		(1,574)		(1,574)		83,766				452	10/25/2047	1.C FM
23329P-AF-7	DNB BANK ASA 144A	C.	03/29/2021	JANE STREET EXECUTING		399,747	405,000	405,000	405,000						405,000		(5,253)	(5,253)	2,637	09/16/2026	1.G FE
26209A-AD-3	DRIVE 2019-4 A3		03/16/2021	PRINCIPAL RECEIPT		75,165	75,165	75,163	75,164		1		1		75,165				265	05/15/2023	1.A FE
314353-AA-1	FEDERAL EXPRESS CORP 2020-1		02/23/2021	SELECT ONE		20,052	20,052	20,052	20,052						20,052				195	02/20/2034	1.D FE
30288*-AA-8	FLNG LIQUEFACTION 2 LLC		03/31/2021	GOLDMAN		18,800	18,800	18,800	18,800						18,800				427	03/31/2038	2.B FE

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
38937L-AB-7	GRAY OAK PIPELINE, LLC		02/04/2021	JP MORGAN		339,992	325,000	324,990	324,991						324,991		15,002	15,002	4,329	10/15/2027	2.C FE
36264D-AB-2	GS MBS 21PJ2		03/26/2021	PRINCIPAL RECEIPT		4,993	4,993	5,200			(207)		(207)		4,993				10	06/01/2051	1.
43815N-AB-0	HONDA AUTO RECEIVABLES 2019-3		03/15/2021	SOCIETE GENERAL		54,483	54,483	54,479	54,481						54,481		2	2	170	04/15/2022	1.A FE
45082#-AA-0	IBERIA 2019-1 ENHANCED EQUIP		03/22/2021	MORGAN STANLEY		6,053	6,053	6,053	6,053						6,053				59	05/20/2033	1.F PL
458140-AK-6	INTEL CORP		02/09/2021	DEUTSCHE		461,129	350,000	359,244	357,589		(23)		(23)		357,565		103,563	103,563	1,139	10/01/2041	1.E FE
470474-AW-7	JAMESTOWN CLO LTD		03/17/2021	MORGAN STANLEY		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				6,239	07/15/2026	1.A FE
477870-AC-3	JOHN DEERE		03/15/2021	PRINCIPAL RECEIPT		6,517	6,517	6,539	6,533		(16)		(16)		6,517				24	12/15/2023	1.A FE
46643K-AA-9	JPMIT 145 A1		03/25/2021	PRINCIPAL RECEIPT		26,063	26,063	26,315	26,287		(224)		(224)		26,063				120	10/01/2029	1.C FM
48274W-AA-5	KVK CLO LTD		01/15/2021	MORGAN STANLEY		1,000,000	1,000,000	1,005,500	1,004,080		(18)		(18)		1,004,061		(4,061)	(4,061)	4,541	01/15/2029	1.A FE
513075-BL-4	LAMAR CORP		02/03/2021	CALLED @ 102.8750000		241,756	235,000	243,178	242,299		(113)		(113)		242,186		(7,186)	(7,186)	13,588	02/01/2026	4.A FE
65478L-AD-1	NISSAN AUTO LEASE		03/15/2021	AAM		149,220	149,220	149,212	149,216						149,216		4	4	714	07/15/2022	1.A FE
701094-AN-4	PARKER-HANNIFIN CORP		02/01/2021	JP MORGAN		122,836	110,000	109,656	109,703		3		3		109,705		13,131	13,131	467	06/14/2029	2.A FE
745867-AW-1	PULTEGROUP INC		02/12/2021	CALLED @ 120.0000000		148,800	124,000	132,060	131,191		(143)		(143)		131,048		(7,048)	(7,048)	26,444	03/01/2026	2.C FE
75620T-AS-7	RECETTE CLO LTD		03/18/2021	GOODHILL CREDIT SUISSE SECURITIES		1,750,000	1,750,000	1,701,875	1,709,203		1,205		1,205		1,710,408		39,592	39,592	15,349	10/20/2027	1.A FE
76761R-AQ-2	RISERVA CLO LTD		03/19/2021			1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				8,000	10/18/2028	1.C FE
80286H-AD-1	SANTANDER DRIVE AUTO		03/16/2021	SELECT ONE		94,052	94,052	94,042	94,046						94,046		6	6	273	11/15/2022	1.A FE
81745M-AA-9	SEQUOIA MORTGAGE TRUST		03/25/2021	PRINCIPAL RECEIPT		29,006	29,006	27,568	27,896		1,110		1,110		29,006				82	02/25/2043	1.C FM
82281E-BR-7	SHELLPOINT		03/25/2021	PRINCIPAL RECEIPT		6,352	6,352	6,411	6,405		(53)		(53)		6,352				32	10/25/2031	1.C FM
82436#-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH		03/15/2021	VARIOUS		1,027	1,027	1,037	1,035		(3)		(3)		1,032		(6)	(6)	7	03/15/2037	2.B
87271R-AC-3	TEACHERS INSUIRANCE AND ANNUITY AS		03/22/2021	BOA		1,000,000	1,000,000	999,375	999,461		14		14		999,474		526	526	7,949	04/20/2029	1.C FE
88165G-AB-6	TESLA 2019-A A2		03/23/2021	PRINCIPAL RECEIPT		44,148	44,148	44,548	44,505		(358)		(358)		44,148				152	04/20/2022	1.A FE
89400P-AK-9	TRANSURBAN FINANCE COMPANY		03/01/2021	SELECT ONE		85,792	85,000	84,946	84,947		1		1		84,948		844	844	954	03/16/2031	2.A FE
90290E-AC-3	USAA ACCEPTANCE		03/16/2021	PRINCIPAL RECEIPT		101,165	101,165	101,165	101,165						101,165				355	07/15/2023	1.A FE
48259*-AA-5	VEYRON NE BEVERAGE FUNDING		03/15/2021	PRUDENTIAL		3,400	3,400	3,400	3,400						3,400				10	12/31/2035	2.B FE
92917W-AE-8	VOYA CLO		02/03/2021	VARIOUS		1,186,304	1,185,065	1,183,169	1,182,348		(47)		(47)		1,182,301		4,003	4,003	6,320	01/15/2032	1.C FE
98162G-AB-8	WORLD OMNI AUTOMOBILE LEASE		03/16/2021	PRINCIPAL RECEIPT		18,489	18,489	18,488	18,489						18,489				63	07/15/2022	1.A FE
95565Q-DA-3	BP CAPITAL MARKETS PLC	C	01/12/2021	MARKETAXESS		144,144	130,000	127,565	128,788		8		8		128,796		15,348	15,348		03/17/2025	1.F FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					15,124,171	14,942,736	15,169,599	14,954,929		(4,685)		(4,685)		14,955,438		137,176	137,176	151,498	XXX	XXX
8399997	Total - Bonds - Part 4					18,212,760	18,031,322	18,295,182	18,079,143		(41,988)		(41,988)		18,044,027		137,176	137,176	178,423	XXX	XXX
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					18,212,760	18,031,322	18,295,182	18,079,143		(41,988)		(41,988)		18,044,027		137,176	137,176	178,423	XXX	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks						XXX													XXX	XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX	XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks						XXX													XXX	XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX	XXX
9999999	Totals					18,212,760	XXX	18,295,182	18,079,143		(41,988)		(41,988)		18,044,027		137,176	137,176	178,423	XXX	XXX

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

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6	7	8	
					First Month	Second Month	Third Month	
JP Morgan Chase Bank Madison, WI					(782,687)	(901,365)	(713,227)	XXX
Fifth Third Bank Cincinnati, OH					(869,077)	(120,188)	(666,851)	XXX
Federal Home Loan Bank Cincinnati, OH		0.020	66		977,104	841,340	4,932,031	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	66		(674,660)	(180,213)	3,551,953	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX	66		(674,660)	(180,213)	3,551,953	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....								
.....								
.....								
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX	66		(674,660)	(180,213)	3,551,953	XXX

STATEMENT AS OF MARCH 31, 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]