



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 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

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

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

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

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

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

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

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

Internet Website Addresswww.unitylife.com

Statutory Statement ContactKevin Losekamp513-247-5665

(Name)(Area Code) (Telephone Number)

klosekamp@unitylife.com513-247-5040

(E-mail Address)(FAX Number)

OFFICERS

PresidentJay Cresson Hardy

TreasurerKevin James Losekamp

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 LosekampTreasurer

Subscribed and sworn to before me this

day of

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

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

Michael O'Brien
Notary
February 22, 2022

ANNUAL STATEMENT FOR THE YEAR 2021 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)	324,284,330		324,284,330	317,621,207
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	2,543,800		2,543,800	1,779,500
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$5,178,452 , Schedule E - Part 1), cash equivalents (\$2,158,118 , Schedule E - Part 2) and short-term investments (\$1,399,718 , Schedule DA)	8,736,288		8,736,288	6,739,830
6. Contract loans (including \$ premium notes)	463,013		463,013	437,412
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	2,121,576		2,121,576	650,000
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	338,149,007	0	338,149,007	327,227,949
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	2,306,166		2,306,166	2,516,262
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	33,237		33,237	35,501
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,570,489		2,570,489	2,678,776
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	179,264
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	23,266		23,266	25,780
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	129,659
18.2 Net deferred tax asset	2,877,196	929,485	1,947,711	1,863,366
19. Guaranty funds receivable or on deposit	15,845		15,845	25,474
20. Electronic data processing equipment and software	291,099	285,101	5,998	11,300
21. Furniture and equipment, including health care delivery assets (\$)	5,235	5,235	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	40,928		40,928	14,346
24. Health care (\$) and other amounts receivable	215,733	215,733	0	0
25. Aggregate write-ins for other than invested assets	75,488	53,588	21,900	19,950
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	346,603,689	1,489,142	345,114,547	334,727,627
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	346,603,689	1,489,142	345,114,547	334,727,627
DETAILS OF WRITE-INS				
1101.			0	0
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premiums Receivable	130	130	0	0
2502. Prepaid Expenses	53,458	53,458	0	0
2503. Krause Agency	21,900		21,900	19,950
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	75,488	53,588	21,900	19,950

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 255,200,774 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	255,200,774	246,007,117
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	5,624,065	2,872,650
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,162,527	4,306,791
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	0
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
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 \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	77,812	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 \$2,485,094 assumed and \$ ceded	2,485,094	0
9.4 Interest maintenance reserve (IMR, Line 6)	4,269,730	3,490,396
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	611,048	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 (Exhibit 3, Line 9, Col. 6)	338,365	150,550
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	727,827	0
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	899,119	759,581
18. Amounts held for agents' account, including \$ agents' credit balances	1,533,320	753,966
19. Remittances and items not allocated	634,170	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 \$ and interest thereon \$	51,709,000	57,511,600
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,497,180	1,463,789
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
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	0	0
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	328,770,031	318,565,542
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	328,770,031	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	0	0
32. Surplus notes	0	
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	0	0
35. Unassigned funds (surplus)	10,735,646	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)	13,820,016	13,637,585
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	16,344,516	16,162,085
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	345,114,547	334,727,627
DETAILS OF WRITE-INS		
2501.		0
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
3101.		0
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		0
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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)	41,883,735	34,056,857
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	9,813,700	10,332,855
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	287,292	179,407
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,739,312	1,914,776
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	186,821	0
8.3 Aggregate write-ins for miscellaneous income	1,238,358	585,371
9. Total (Lines 1 to 8.3)	55,149,218	47,069,265
10. Death benefits	30,815,120	35,076,640
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	247,752	299,080
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(1,532)	35,662
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	9,193,658	32,414
20. Totals (Lines 10 to 19)	40,254,998	35,443,796
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,441,669	6,404,967
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	4,176,175	3,664,861
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,335,439	1,200,462
25. Increase in loading on deferred and uncollected premiums	(93,271)	(128,468)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	54,115,010	46,585,618
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,034,208	483,647
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,034,208	483,647
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	584,401	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)	449,807	144,943
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$283,534 transferred to the IMR)	133,432	
35. Net income (Line 33 plus Line 34)	583,239	144,943
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	16,162,080	16,952,895
37. Net income (Line 35)	583,239	144,943
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(72,873)	72,873
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	484,164	266,234
41. Change in nonadmitted assets	(477,703)	(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	0	0
44. Change in asset valuation reserve	(33,391)	(234,307)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
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	0	0
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	(301,000)	(762,000)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	182,436	(790,815)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	16,344,516	16,162,080
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	81,136	585,371
08.302. Commission on Reinsurance SPIA	1,157,222	
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	1,238,358	585,371
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	42,060,214	34,352,618
2. Net investment income	10,251,171	10,576,607
3. Miscellaneous income	3,528,372	2,528,577
4. Total (Lines 1 through 3)	55,839,757	47,457,802
5. Benefit and loss related payments	29,541,247	35,083,814
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	13,501,055	11,778,211
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	29,604	537,603
10. Total (Lines 5 through 9)	43,071,906	47,399,629
11. Net cash from operations (Line 4 minus Line 10)	12,767,852	58,174
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	70,441,339	48,436,092
12.2 Stocks	1,183,420	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	13,000	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(138)	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	71,637,621	48,436,092
13. Cost of investments acquired (long-term only):		
13.1 Bonds	76,284,642	54,877,267
13.2 Stocks	1,947,720	348,900
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	1,484,585	650,000
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	79,716,947	55,876,167
14. Net increase (decrease) in contract loans and premium notes	25,601	71,334
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(8,104,927)	(7,511,409)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	(5,802,600)	11,192,600
16.4 Net deposits on deposit-type contracts and other insurance liabilities	2,751,415	(445,694)
16.5 Dividends to stockholders	301,000	762,000
16.6 Other cash provided (applied)	685,934	(428,675)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,666,251)	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)	1,996,674	2,102,995
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,739,830	4,636,834
19.2 End of year (Line 18 plus Line 19.1)	8,736,503	6,739,830

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

--	--	--

9

9

9

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	3,049,860										3,049,860	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,170,005	141,992									1,028,013	
4. Amortization of Interest Maintenance Reserve (IMR)	33,447	4,072									29,375	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0											
6. Commissions and expense allowances on reinsurance ceded	1,739,312	0									1,739,312	
7. Reserve adjustments on reinsurance ceded	.0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0											
8.2 Charges and fees for deposit-type contracts	.0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	5,992,624	146,064	0	0	0	0	0	0	0	0	5,846,560	0
10. Death benefits	3,851,758	357,424									3,494,334	
11. Matured endowments (excluding guaranteed annual pure endowments)	.0											
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	.0											
14. Coupons, guaranteed annual pure endowments and similar benefits	.0											
15. Surrender benefits and withdrawals for life contracts	17,557										17,557	
16. Group conversions	.0											
17. Interest and adjustments on contract or deposit-type contract funds	959										959	
18. Payments on supplementary contracts with life contingencies	.0											
19. Increase in aggregate reserves for life and accident and health contracts	(212,691)	(262,778)									50,087	
20. Totals (Lines 10 to 19)	3,657,583	94,646	0	0	0	0	0	0	0	0	3,562,937	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,099,093	.0									2,099,093	XXX
22. Commissions and expense allowances on reinsurance assumed	.0	.0										
23. General insurance expenses	315,058	41,762									273,296	
24. Insurance taxes, licenses and fees, excluding federal income taxes	248,461										248,461	
25. Increase in loading on deferred and uncollected premiums	(8,902)										(8,902)	
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	6,311,293	136,408	0	0	0	0	0	0	0	0	6,174,885	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(318,669)	9,656	.0	.0	.0	.0	.0	.0	.0	.0	(328,325)	.0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(318,669)	9,656	.0	.0	.0	.0	.0	.0	.0	.0	(328,325)	.0
32. Federal income taxes incurred (excluding tax on capital gains)	(180,070)	5,456									(185,526)	
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)	(138,599)	4,200	0	0	0	0	0	0	0	0	(142,799)	0
34. Policies/certificates in force end of year	0											
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	38,833,876							38,833,876	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	8,643,695							8,643,695	
4. Amortization of Interest Maintenance Reserve (IMR)	253,844							253,844	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0								
6. Commissions and expense allowances on reinsurance ceded	.0								
7. Reserve adjustments on reinsurance ceded	.0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0								
8.2 Charges and fees for deposit-type contracts	.0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	47,731,415	0	0	0	0	0	0	47,731,415	0
10. Death benefits	26,963,362							26,963,362	
11. Matured endowments (excluding guaranteed annual pure endowments)	.0								
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	.0								
14. Coupons, guaranteed annual pure endowments and similar benefits	.0								
15. Surrender benefits and withdrawals for life contracts	230,195							230,195	
16. Group conversions	.0								
17. Interest and adjustments on contract or deposit-type contract funds	283							283	
18. Payments on supplementary contracts with life contingencies	.0								
19. Increase in aggregate reserves for life and accident and health contracts	9,406,349							9,406,349	
20. Totals (Lines 10 to 19)	36,600,189	0	0	0	0	0	0	36,600,189	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,869,643							5,869,643	XXX
22. Commissions and expense allowances on reinsurance assumed	.0								
23. General insurance expenses	3,479,876							3,479,876	
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,086,978							1,086,978	
25. Increase in loading on deferred and uncollected premiums	(84,369)							(84,369)	
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	46,952,317	0	0	0	0	0	0	46,952,317	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	779,098	0	0	0	0	0	0	779,098	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	779,098	0	0	0	0	0	0	779,098	0
32. Federal income taxes incurred (excluding tax on capital gains)	440,245							440,245	
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)	338,853	0	0	0	0	0	0	338,853	0
34. Policies/certificates in force end of year	0								
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	29,926,480	3,879,502	0	0	0	0	0	0	0	0	26,046,978	0
2. Tabular net premiums or considerations	2,219,111										2,219,111	
3. Present value of disability claims incurred	0											
4. Tabular interest	1,127,754	139,255									988,499	
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	114,076										114,076	
8. Totals (Lines 1 to 7)	33,387,421	4,018,757	0	0	0	0	0	0	0	0	29,368,664	0
9. Tabular cost	1,329,167	126,204									1,202,963	
10. Reserves released by death	2,300,029	275,829									2,024,200	
11. Reserves released by other terminations (net)	17,557										17,557	
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	3,646,753	402,033	0	0	0	0	0	0	0	0	3,244,720	0
15. Reserve December 31 of current year	29,740,668	3,616,724	0	0	0	0	0	0	0	0	26,123,944	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	0											
17. Amount Available for Policy Loans Based upon Line 16 CSV	0											

(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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	216,080,640	0	0	0	0	0	0	216,080,640	0
2. Tabular net premiums or considerations	28,294,229							28,294,229	
3. Present value of disability claims incurred	0								
4. Tabular interest	7,901,604							7,901,604	
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	1,341,570							1,341,570	
8. Totals (Lines 1 to 7)	253,618,043	0	0	0	0	0	0	253,618,043	0
9. Tabular cost	14,526,909							14,526,909	
10. Reserves released by death	13,400,831							13,400,831	
11. Reserves released by other terminations (net)	230,195							230,195	
12. Annuity, supplementary contract and disability payments involving life contingencies	0								
13. Net transfers to or (from) Separate Accounts	0								
14. Total Deductions (Lines 9 to 13)	28,157,935	0	0	0	0	0	0	28,157,935	0
15. Reserve December 31 of current year	225,460,108	0	0	0	0	0	0	225,460,108	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0								
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

(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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....1,161,465	1,107,158
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....9,560,342	9,438,078
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	30,689	58,450
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) .....2,268	2,108
7	Derivative instruments	(f)	
8.	Other invested assets	561,588	7,585
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	11,316,352	10,613,379
11.	Investment expenses		(g) .....557,694
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....0
13.	Interest expense		(h) .....241,985
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		799,679
17.	Net investment income (Line 10 minus Line 16)		9,813,700
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$410,949 accrual of discount less \$638,315 amortization of premium and less \$30,238 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 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 \$0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	1,120,055	0	1,120,055	(72,873)	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans		0	0	0	0
4.	Real estate		0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments	(60)		(60)	(78)	
7.	Derivative instruments			0		
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	363,600	0	363,600	0	0
10.	Total capital gains (losses)	1,483,595	0	1,483,595	(72,951)	0
DETAILS OF WRITE-INS						
0901.	PPP Loan Forgiveness	363,600		363,600		
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	363,600	0	363,600	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected	24,135		211			23,924						
2. Deferred and accrued	1,295,391		23,476			1,271,915						
3. Deferred , accrued and uncollected:												
3.1 Direct	1,319,527		23,688			1,295,839						
3.2 Reinsurance assumed	0											
3.3 Reinsurance ceded	0											
3.4 Net (Line 1 + Line 2)	1,319,527	0	23,688	0	0	1,295,839	0	0	0	0	0	0
4. Advance	29,264					29,264						
5. Line 3.4 - Line 4	1,290,263	0	23,688	0	0	1,266,575	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	2,918,911		38,444			2,880,467						
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	0											
6.4 Net	2,918,911	0	38,444	0	0	2,880,467	0	0	0	0	0	0
7. Line 5 + Line 6.4	4,209,174	0	62,132	0	0	4,147,042	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	1,218,349	0	24,681	0	0	1,193,668	0	0	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	2,990,825		37,451			2,953,374						
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	0											
9.4 Net (Line 7 - Line 8)	2,990,825	0	37,451	0	0	2,953,374	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	29,824,708		2,723,345			27,101,363						
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	29,824,708	0	2,723,345	0	0	27,101,363	0	0	0	0	0	0
RENEWAL												
11. Uncollected	37,314		2,089			35,225						
12. Deferred and accrued	3,352,609		102,233			3,250,376						
13. Deferred, accrued and uncollected:												
13.1 Direct	7,373,233		4,087,632			3,285,601						
13.2 Reinsurance assumed	0											
13.3 Reinsurance ceded	3,983,310		3,983,310									
13.4 Net (Line 11 + Line 12)	3,389,923	0	104,322	0	0	3,285,601	0	0	0	0	0	0
14. Advance	48,548					48,548						
15. Line 13.4 - Line 14	3,341,375	0	104,322	0	0	3,237,053	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct	18,635,980		9,620,181			9,015,799						
16.2 Reinsurance assumed	0											
16.3 Reinsurance ceded	9,321,898		9,321,898									
16.4 Net	9,314,082	0	298,283	0	0	9,015,799	0	0	0	0	0	0
17. Line 15 + Line 16.4	12,655,457	0	402,605	0	0	12,252,852	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	3,587,254	0	113,541	0	0	3,473,713	0	0	0	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	17,889,162		9,110,023			8,779,139						
19.2 Reinsurance assumed	0											
19.3 Reinsurance ceded	8,820,960		8,820,960									
19.4 Net (Line 17 - Line 18)	9,068,202	0	289,063	0	0	8,779,139	0	0	0	0	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	50,704,695	0	11,870,819	0	0	38,833,876	0	0	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	8,820,960	0	8,820,960	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	41,883,735	0	3,049,859	0	0	38,833,876	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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)

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	0											
22. All other	0											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	1,739,312		1,739,312									
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	1,739,312	0	1,739,312	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	0											
24.2 Reinsurance assumed	0											
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	0											
25.2 Reinsurance assumed	0											
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	1,739,312	0	1,739,312	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,739,312	0	1,739,312	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	1,635,406		26,662			1,608,744						
28. Single	4,726,736		627,187			4,099,549						
29. Renewal	1,606,595		1,461,247			145,348						
30. Deposit-type contract funds	472,932										472,932	
31. Totals (to agree with Page 6, Line 21)	8,441,669	0	2,115,096	0	0	5,853,641	0	0	0	0	472,932	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	129,898						129,898
2.	Salaries and wages	2,260,163						2,260,163
3.11	Contributions for benefit plans for employees	266,688						266,688
3.12	Contributions for benefit plans for agents							0
3.21	Payments to employees under non-funded benefit plans							0
3.22	Payments to agents under non-funded benefit plans							0
3.31	Other employee welfare	12,179						12,179
3.32	Other agent welfare	18,326						18,326
4.1	Legal fees and expenses	102,259						102,259
4.2	Medical examination fees	1,064						1,064
4.3	Inspection report fees	9,413						9,413
4.4	Fees of public accountants and consulting actuaries	413,357						413,357
4.5	Expense of investigation and settlement of policy claims							0
5.1	Traveling expenses	21,410						21,410
5.2	Advertising	119,367						119,367
5.3	Postage, express, telegraph and telephone	77,038						77,038
5.4	Printing and stationery	100,686						100,686
5.5	Cost or depreciation of furniture and equipment	10,850						10,850
5.6	Rental of equipment	6,339						6,339
5.7	Cost or depreciation of EDP equipment and software	426,782						426,782
6.1	Books and periodicals	213						213
6.2	Bureau and association fees	25,908						25,908
6.3	Insurance, except on real estate	36,785						36,785
6.4	Miscellaneous losses	2,285						2,285
6.5	Collection and bank service charges	64,298						64,298
6.6	Sundry general expenses	11,469						11,469
6.7	Group service and administration fees	3,792						3,792
6.8	Reimbursements by uninsured plans							0
7.1	Agency expense allowance							0
7.2	Agents' balances charged off (less \$ recovered)	51,142						51,142
7.3	Agency conferences other than local meetings	4,464						4,464
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses							0
9.2	Investment expenses not included elsewhere					557,694		557,694
9.3	Aggregate write-ins for expenses	0	0	0	0	0	0	0
10.	General expenses incurred	4,176,175	0	0	0	557,694	(b) 0	(a) 4,733,869
11.	General expenses unpaid Dec. 31, prior year	217,168				139,096		356,264
12.	General expenses unpaid Dec. 31, current year	469,265				141,783		611,048
13.	Amounts receivable relating to uninsured plans, prior year							0
14.	Amounts receivable relating to uninsured plans, current year							0
15.	General expenses paid during year (Lines 10+11-12-13+14)	3,924,078	0	0	0	555,007	0	4,479,085
DETAILS OF WRITE-INS								
09.301.	.....							
09.302.	.....							
09.303.	.....							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	0	0	0	0	0	0	0

(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 \$ 0

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						0
2.	State insurance department licenses and fees	286,166					286,166
3.	State taxes on premiums	915,671					915,671
4.	Other state taxes, including \$ for employee benefits	(177)					(177)
5.	U.S. Social Security taxes	133,779					133,779
6.	All other taxes						0
7.	Taxes, licenses and fees incurred	1,335,439	0	0	0	0	1,335,439
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	150,550					150,550
9.	Taxes, licenses and fees unpaid Dec. 31, current year	338,365					338,365
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,147,624	0	0	0	0	1,147,624

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	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)		
DETAILS OF WRITE-INS		
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)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC.....2008—2010	2,059,183	2,059,183			
0100002. 100% 1961 CSI ALB 4.00% NL IPC.....2010—2012	1,557,540	1,557,540			
0100003. 100% 1980 CET ALB 3.50% NL IPC.....2005—2015	214,158		54,572		159,586
0100004. 100% 1980 CET ALB 4.00% NL IPC.....2010—2010	6,832				6,832
0100005. 100% 1980 CET ALB 4.50% NL IPC.....2003—2004	15,724		14,925		799
0100006. 100% 1980 CSO ALB 3.00% CRVM CNF.....2021—2021	30,439		9,447		20,993
0100007. 100% 1980 CSO ALB 3.00% NL IPC.....2021—2021	4,131,054		656,374		3,474,680
0100008. 100% 1980 CSO ALB 3.50% CRVM CNF.....2013—2020	1,199,632		14,749		1,184,884
0100009. 100% 1980 CSO ALB 3.50% NL IPC.....2005—2020	12,416,138		372,128		12,044,010
0100010. 100% 1980 CSO ALB 4.00% CRVM CNF.....2012—2012	36,464,065		22,782,222		13,681,843
0100011. 100% 1980 CSO ALB 4.00% NL IPC.....1999—2012	115,328,926		6,759,260		108,569,666
0100012. 1980 CSO ALB 4.5% CRVM CNF	25,110,396		25,110,396		
0100013. 100% 1980 CSO ALB 4.50% NL IPC.....1999—2005	953,294		50,174		903,121
0100014. 100% 2001 CSO ALB 3.50% CRVM CNF.....2017—2019	19,463,307		3,019,472		16,443,835
0100015. 100% 2001 CSO ALB 3.50% NL IPC.....2013—2019	4,996,456		1,959,174		3,037,282
0100016. 100% 2001 CSO ALB 4.00% CRVM CNF	175,740		12,435		163,305
0100017. 100% 2001 CSO ALB 4.00% NL IPC.....2005—2011	26,825,716		795,329		26,030,387
0100018. 100% 2017 CSO ALB (HYBRID) 3.00% CRVM CNF...2021—2021	0				
0100019. 100% 2017 CSO ALB (HYBRID) 3.00% NL IPC.....2021—2021	30,874,493		6,696,933		24,177,560
0100020. 100% 2017 CSO ALB (HYBRID) 3.50% CRVM CNF...2020—2020	8,800,279		1,735,198		7,065,081
0100021. 100% 2017 CSO ALB (HYBRID) 3.50% NL IPC.....2020—2020	73,797		15,887		57,910
0100022. 125% 2001 CSO ALB 4.00% CRVM CNF	0				
0100023. 125% 2001 CSO ALB 4.00% NL IPC.....2004—2012	11,956,161		3,546,080		8,410,081
0100024. Child Rider.....2007— 2021	30,000		1,745		28,255
0100025. 58 CET 3% NLP ALB...1969–1969	17,554		17,554		
0100026. 58 CET 3% NLP ANB...1970–1978	479,929		479,929		
0100027. 58 CET 3.5% NLP ALB...1979–1988	328,958		328,958		
0100028. 58 CSO 3% CRVM ALB...1977–1983	895		895		
0100029. 58 CSO 3% CRVM ANB...1969–1977	290,117		290,117		
0100030. 58 CSO 3% NLP ALB...1969–1969	4,106		4,106		
0100031. 58 CSO 3.5% CRVM ALB...1969–1988	994,158		994,158		
0100032. 80 CET 5% NLP ALB...1989–1992	30,974		30,974		
0100033. 80 CSO 4.5% CRVM ALB...1976–1992	353,983		353,983		
0100034. 80 CSO 4.5% CRVM ANB...1996–1996	923		923		
0100035. 80 CSO 5% CRVM ALB...1970–1992	434,192		434,192		
0100036. 125% 2001 CSO ALB 4% NS CRVM CNF	8,934,580		8,934,580		
0100037. 125% 2001 CSO ALB 4% SM CRVM CNF	2,701,218		2,701,218		
0100038. 140% 2001 CSO ALB 4% NS CRVM CNF	2,054,224		2,054,224		
0100039. 2001 CSO ALB 4% NS CRVM CNF	10,748,410		10,748,410		
0100040. 250% 2001 CSO ALB 4% NS CRVM CNF	1,367,575		1,367,575		
0100041. 250% 2001 CSO ALB 4% SM CRVM CNF	225,092		225,092		
0199997. Totals (Gross)	331,650,218	3,616,723	102,573,387	0	225,460,109
0199998. Reinsurance ceded	76,449,444		76,449,444		
0199999. Life Insurance: Totals (Net)	255,200,774	3,616,723	26,123,943	0	225,460,109
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	0	XXX	0	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. 1959 ADB 4% CNF	295,105		295,105		
0400002. 1959 ADB 4.5% CNF	66,912		66,912		
0499997. Totals (Gross)	362,017	0	362,017	0	0
0499998. Reinsurance ceded	362,017		362,017		
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF	94,230		94,230		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF	86,396		86,396		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF	316,062		316,062		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF	40,613		40,613		
0599997. Totals (Gross)	537,301	0	537,301	0	0
0599998. Reinsurance ceded	537,301		537,301		
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1952 PER 2 1958 CSO 2.5%	123,450		123,450		
0699997. Totals (Gross)	123,450	0	123,450	0	0
0699998. Reinsurance ceded	123,450		123,450		
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. DEFICIENCY RESERVES	62,860		62,860		
0799997. Totals (Gross)	62,860	0	62,860	0	0
0799998. Reinsurance ceded	62,860		62,860		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	255,200,774	3,616,723	26,123,943	0	225,460,109

(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 \$

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)			0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(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) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	22,666,974	0	0	32,628	0	22,634,346
2. Deposits received during the year	50,612,068			2,209		50,609,859
3. Investment earnings credited to the account	1,082			1,082		
4. Other net change in reserves	(251,992)					(251,992)
5. Fees and other charges assessed	0					
6. Surrender charges	31,203,420					31,203,420
7. Net surrender or withdrawal payments	8,704			8,704		
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	41,816,008	0	0	27,215	0	41,788,793
10. Reinsurance balance at the beginning of the year	(19,794,324)	0	0	(32,628)	0	(19,761,696)
11. Net change in reinsurance assumed	0			0		
12. Net change in reinsurance ceded	16,397,619			(5,413)		16,403,032
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(36,191,943)	0	0	(27,215)	0	(36,164,728)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	5,624,065	0	0	0	0	5,624,065

ANNUAL STATEMENT FOR THE YEAR 2021 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	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	4,389,105		1,752,473				2,636,632				
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	1,476,578		1,476,578								
2.24 Net	2,912,527	0	(b) 275,895	(b) 0	0	(b) 0	(b) 2,636,632	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	671,199		446,199				225,000				
3.2 Reinsurance assumed	5,000	5,000									
3.3 Reinsurance ceded	426,199		426,199								
3.4 Net	250,000	5,000	(b) 20,000	(b) 0	0	(b) 0	(b) 225,000	0	(b) 0	(b) 0	(b) 0
4. TOTALS											
4.1 Direct	5,060,304	0	2,198,672	0	0	0	2,861,632	0	0	0	0
4.2 Reinsurance assumed	5,000	5,000	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	1,902,777	0	1,902,777	0	0	0	0	0	0	0	0
4.4 Net	3,162,527	(a) 5,000	(a) 295,895	0	0	0	(a) 2,861,632	0	0	0	0

(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 2021 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	43,709,867		15,760,300				27,949,567				
1.2 Reinsurance assumed	379,927	379,927									
1.3 Reinsurance ceded	12,130,409		12,130,409								
1.4 Net	(d) 31,959,385	379,927	3,629,891	0	0	0	27,949,567	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	5,060,304	0	2,198,672	0	0	0	2,861,632	0	0	0	0
2.2 Reinsurance assumed	5,000	5,000	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	1,902,777	0	1,902,777	0	0	0	0	0	0	0	0
2.4 Net	3,162,527	5,000	295,895	0	0	0	2,861,632	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	6,443,021	0	2,595,184	0	0	0	3,847,837	0	0	0	0
4.2 Reinsurance assumed	27,503	27,503	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	2,163,733	0	2,163,733	0	0	0	0	0	0	0	0
4.4 Net	4,306,791	27,503	431,451	0	0	0	3,847,837	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0										
6. Incurred Benefits											
6.1 Direct	42,327,150	0	15,363,788	0	0	0	26,963,362	0	0	0	0
6.2 Reinsurance assumed	357,424	357,424	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	11,869,453	0	11,869,453	0	0	0	0	0	0	0	0
6.4 Net	30,815,121	357,424	3,494,335	0	0	0	26,963,362	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	929,485	510,511	(418,974)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	285,101	99,391	(185,710)
21. Furniture and equipment, including health care delivery assets	5,235	9,716	4,481
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable	215,733	359,973	144,240
25. Aggregate write-ins for other than invested assets	53,588	31,848	(21,740)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,489,142	1,011,439	(477,703)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	1,489,142	1,011,439	(477,703)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Premiums Receivable	130	130	0
2502. Prepaid Expenses	53,458	31,718	(21,740)
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	53,588	31,848	(21,740)

NOTES TO FINANCIAL STATEMENTS

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 #	2021	2020
Unity Financial Life Insurance Company State Basis (Page 4, Line 35, Columns 1&2)	XXX	XXX	XXX	\$ 1,221,029	\$ 144,946
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 1,221,029	\$ 144,946
SURPLUS	SSAP #	F/S Page	F/S Line #	2021	2020
Unity Financial Life Insurance Company State Basis (Page 3, Line 38, Columns 1&2)	XXX	XXX	XXX	\$ 16,344,515	\$ 16,162,085
State Prescribed Practices that increase/decrease SAP				0	0
State Permitted Practices that increase/decrease SAP				0	0
NAIC SAP	XXX	XXX	XXX	\$ 16,344,515	\$ 16,162,085

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

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 – Carried at the underlying audited GAAP equity of the respective entity’s financial statements.
- (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	\$	256,045		
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$			
2. 12 months or Longer	\$	31,238,568		
- (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, 2021.

- 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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- 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	2,543,800	1,779,500	764,300
j. on deposit with states	3,224,315	3,224,457	-142
l. Pledged to FHLB	53,672,458	54,934,833	9,959,503

- 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 2021 there was 3 CUSIP sold that generated \$36,716 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, 2021.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

	2021			2020			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	4,535,449		4,535,449	4,245,997		4,245,997	289,451		289,451
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	4,535,449		4,535,449	4,245,997		4,245,997	289,451		289,451
d. Deferred tax assets nonadmitted	929,484		929,484	510,510		510,510	418,974		418,974
e. Subtotal net admitted deferred tax asset (1c-1d)	3,605,965		3,605,965	3,735,487		3,735,487	-129,522		-129,522
f. Deferred tax liabilities	1,658,252		1,658,252	1,852,749	-19,371	1,872,120	194,497	19,371	213,868
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,947,713		1,947,713	1,882,738	-19,371	1,863,367	64,974	19,371	84,346

2. Admission Calculation Components

	2021			2020			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:	1,947,713		1,947,713	1,863,367		1,863,367	84,346		84,346
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	1,947,713		1,947,713	1,863,367		1,863,367			
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	2,287,244	XXX	XXX	2,267,887	XXX	XXX	
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b)	1,658,252		1,658,252	1,872,120		1,872,120	213,868		213,868

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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))	3,605,965		3,605,965	3,735,487		3,735,487	-129,522		-129,522

3. Other Admissibility Criteria

	2021	2020
a. Ratio percentage used to determine recovery period and threshold limitation amount	525%	588%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	15,248,290	14,287,419

4. Impact of Tax Planning Strategies

	2021		2020		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)	4,535,449		4,245,997		289,452	
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)	3,605,965		3,735,487		-129,522	
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 2021	2 2020	3 (Col 1-2) Change
a. Federal	628,710	250,410	378,300
b. Foreign			
c. Subtotal	628,710	250,410	378,300
d. Federal income tax on net capital gains	235,200	324,260	-89,060
e. Utilization of capital loss carry-forwards			
f. Other	4,024	88,294	-84,270
g. Federal and Foreign income taxes incurred	867,934	662,964	204,970

2. Deferred Tax Assets

	1 2021	2 2020	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	3,049,073	2,851,458	197,615
2. Unearned premium reserve			
3. Policyholder reserves			
4. Investments	0	8,581	8,581
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	39,756	14,700	25,056
9. Pension accrual			
10. Receivables – non-admitted	117,528	105,195	12,333
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	1,329,092	1,266,063	63,028
99. Subtotal	4,535,449	4,245,997	289,451
b. Statutory valuation allowance adjustment			
c. Non-admitted	(929,484)	(510,510)	(418,974)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	3,605,965	3,735,487	(129,522)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

	1	2	3
	2021	2020	(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)	3,605,965	3,735,487	(129,522)

3. Deferred Tax Liabilities

	1	2	3
	2021	2020	(Col 1-2) Change
a. Ordinary:			
1. Investments	(154,469)	(132,506)	(21,963)
2. Fixed assets	(62,211)	(31,757)	(30,454)
3. Deferred and uncollected premium			
4. Discounting of unpaid losses and LAE	(894,790)	(1,118,488)	223,698
5. Other (including items <5% of total ordinary tax assets)	(546,782)	(569,998)	23,216
99. Subtotal	(1,658,252)	(1,852,749)	194,497
b. Capital:			
1. Investments			
2. Real estate			
3. Other (including items <5% of total capital tax assets)			19,371
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	(1,658,252)	(1,852,749)	213,868

4. Net Deferred Tax Assets

Net Deferred Tax Assets (2i – 3c)	1,947,713	1,863,367	84,346
-----------------------------------	-----------	-----------	--------

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):

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2021	December 31, 2020	Change
Total deferred tax assets	4,535,449	4,245,997	289,451
Total deferred tax liabilities	(1,658,252)	(1,872,120)	213,868
Net deferred tax assets/liabilities	2,877,196	2,373,877	503,319
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	2,877,196	2,373,877	503,319
Tax effect of unrealized gains/(losses)	0	19,371	(19,371)
Change in net deferred income tax [(charge)/benefit]	2,877,196	2,393,248	483,948

* Statutory valuation allowance

N/A

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 difference are as follows:

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	1,161,962	244,012	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	1,350,160	283,534	24.40%
IMR Amortization	(287,290)	(60,331)	-5.19%
Meals & Entertainment, Lobbying Expenses, Etc.	27,657	3,360	0.29%
Statutory Valuation Allowance Adjustment	0	0	0.00%
Deferred Taxes on Nonadmitted Assets	(58,728)	(12,333)	-1.06%
PPP Loan Forgiveness	(353,600)	(74,256)	-6.39%
Total		383,986	33.05%
Federal Income Taxes Incurred [Expense/(Benefit)]		632,734	54.45%
Tax on Capital Gains/(Losses)		235,200	20.24%
Change in Net Deferred Income Tax [Charge/(Benefit)]		(483,948)	-41.65%
Total Statutory Income Taxes		383,986	33.05%

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

At December 31, 2021, the Company had net operating loss carryforwards expiring through the year 20XX of: \$0
At December 31, 2021, the Company had capital loss carryforwards expiring through the year 20XX of: \$0

The following is income tax expense for 2019, 2020, and 2021 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2019	N/A	557,131	557,131
2020	N/A	398,726	398,726
2021	N/A	235,200	235,200
Total	0	1,191,057	1,191,057

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 2018.

H. Repatriation Transition Tax (RTT)

The Company 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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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, 2021 is \$637,000.
- D. At December 31, 2021 \$40,928 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 25,438 shares or \$2,543,800 of membership/activity stock at December 31, 2021.
- b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
- a. As of December 31, 2021 the Company has pledged bonds with face value of \$55,862,707 and fair value of \$59,998,280 and a book adjusted carry value of \$53,672,458 as collateral to FHLB.
- (4) Borrowing from FHLB
- a. As of December 31, 2021 the Company has received funding advances from FHLB totaling \$51,709,000.

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

the participant's compensation. The Company's matching contributions were \$101,500 and \$115,740 for the years ended December 31, 2021 and 2020, 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 31st. The maximum dividend payment for 2022 is approximately \$1,634,000.
- (4) Ordinary dividends in the amount of \$301,000 were paid in 2021. Ordinary dividends in the amount of \$762,000 were paid in 2020.
- (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, 2021.
- (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 \$94,637 at December 31, 2021.
- (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 2021 and 2020 were \$127,790 and \$125,074 respectively.
- (2) At December 31, 2021, the rental commitments for the above lease are as follows:

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

(3) The Company has not engaged in any sale-leaseback transactions in 2021 and 2020.

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 Debt 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 \$1,863,204 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

Withdrawal characteristics of annuity actuarial reserves and deposit liabilities:		
	General Account	% of Total
A. Subject to discretionary withdrawal:		
(1) With market value adjustment	0	0
(2) At book value less current surrender charge of 5% or more	0	0
(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	41,805,912	100%
C. Total (gross)	41,805,912	100%
D. Reinsurance ceded	36,181,847	
E. Total (net) *	5,624,065	
*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	5,624,065	
(4) Subtotal	5,624,065	

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	General Account		
	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	222,745,303	255,170,774
(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			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

C.	Total (gross: direct + assumed)	N/A	222,745,303	255,200,774
D.	Reinsurance Ceded			
E.	Total (net) (C) - (D)	N/A	222,745,303	255,200,774
F.	Amount			
	Life & Accident & Health Annual Statement:			
(1)	Exhibit 5, Life Insurance Section, Total (net)			255,200,774
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)			
(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			255,200,774
	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))			255,200,774

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	23,688	12,262
3. Ordinary - Renewal	104,322	56,890
5. Group Life	4,581,440	2,534,575
Total	4,709,450	2,603,726

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2021 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?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

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?
4.12 renewals?

Yes [X] No []
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?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

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 [X]

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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity?

Yes [] No [X]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [] N/A [X]

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

BKD
312 WALNUT STREET
SUITE 3000
CINCINNATI, OH 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 TOBBLEMAN
LEWIS & ELLIS, INC.
PO BOX 851857
RICHARDSON, TX 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 2021 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 [X] 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 [X] 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 [X] 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

\$

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

\$

637,000

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 [] No [X]
- 23.2

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

\$
- 24.1

Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

Yes [] No [X]
- 24.2

If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01

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 25.03)

Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 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)

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

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

25.06 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 [X]

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

25.08 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 [X]

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 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 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements \$

26.22 Subject to reverse repurchase agreements \$

26.23 Subject to dollar repurchase agreements \$

26.24 Subject to reverse dollar repurchase agreements \$

26.25 Placed under option agreements \$

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

26.27 FHLB Capital Stock \$ 2,543,800

26.28 On deposit with states \$ 3,224,315

26.29 On deposit with other regulatory bodies \$

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 53,672,458

26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

27.2 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 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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.

28.1 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]

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

29. 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 []

29.01 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
FEDERAL HOME LOAN BANK	280 EAST FOURTH STREET SUITE 600 CINCINNATI, OHIO 45202

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [☐] No [☒]

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

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

29.05 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.....
Fort Washington Investment Advisors Inc	U.....
Securian AM Privates	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 [☒] No [☐]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [☐] No [☒]

29.06 For those firms or individuals listed in the table for 29.05 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
105377	Loomis Sayles & Company	J1ZPN2RX3UMNOYID1313	SEC	DS.....
109875	Asset Allocation and Management, LLC	549300DSCHE1V5K3U963	SEC	DS.....
107126	Fort Washington Investment Advisors Inc	KSRXYW3EHSEF8KM62609	SEC	DS.....
109905	Securian AM Privates	5URRAMPU5ELNW8AQJB87	SEC	OS.....

30.1 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 [☒]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

31. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	325,684,048	351,246,809	25,562,761
31.2 Preferred stocks	0		0
31.3 Totals	325,684,048	351,246,809	25,562,761

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

32.1 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 []

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34. 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]

35. 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]

36. 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]

37. 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 37.a - 37.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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$25,908

38.2 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	27,235
.....	

39.1 Amount of payments for legal expenses, if any?\$102,260

39.2 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
EVERSHEDS SUTHERLAND	39,659
McGLINCHEY STAFFORD	31,558
.....	

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$500

40.2 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
Louisiana Department of Insurance	500
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 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.\$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned\$0

1.62 Total incurred claims\$0

1.63 Number of covered lives0

All years prior to most current three years

1.64 Total premium earned\$0

1.65 Total incurred claims\$0

1.66 Number of covered lives0

1.7 Group policies:

Most current three years:

1.71 Total premium earned\$0

1.72 Total incurred claims\$0

1.73 Number of covered lives0

All years prior to most current three years

1.74 Total premium earned\$0

1.75 Total incurred claims\$0

1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	41,883,735	34,056,857
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	258,363,301	250,313,908
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 [X]

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

21

ANNUAL STATEMENT FOR THE YEAR 2021 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 [X] N/A []
- 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 \$
- 7.2 Total Incurred Claims \$
- 7.3 Number of Covered Lives

*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 guranteee)
Universal Life (with or without secondary guranteee)
Variable Universal Life (with or without secondary guranteee)

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 \$44,913
- 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: \$
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash \$3,084,370

12.12 Stock \$10,604,000
- 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			0
13.32 Paid claims			0
13.33 Claim liability and reserve (beginning of year)			0
13.34 Claim liability and reserve (end of year)			0
13.35 Incurred claims .....0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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 2021 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 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	252,369	261,763	281,203	303,126	326,822
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,103	10,849	11,489	11,290	11,891
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	453,641	438,339	436,811	414,842	387,758
5. Industrial (Line 21, Col. 2)	4,687	5,047	5,441	5,793	6,180
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	712,800	715,998	734,944	735,050	732,650
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	3,130	1,947	1,464	1,114	1,056
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	301	302	400	430	404
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	49,796	40,148	51,096	55,168	60,848
12. Industrial (Line 2, Col. 2)	0	0	0	0	
13. Total (Line 2, Col. 10)	53,227	42,397	52,960	56,712	62,308
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	3,049,859	1,636,262	1,580,348	1,206,502	1,172,873
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	38,833,876	32,420,595	40,070,915	41,852,799	46,328,230
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	41,883,735	34,056,857	41,651,263	43,059,302	47,501,103
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	345,114,547	334,727,627	323,880,659	301,723,881	268,788,204
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	328,770,031	318,565,542	306,927,763	285,782,380	253,627,247
23. Aggregate life reserves (Page 3, Line 1)	255,200,774	246,007,117	245,974,704	234,474,601	222,346,762
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	5,624,065	2,872,650	3,318,344	240,636	0
26. Asset valuation reserve (Page 3, Line 24.01)	1,497,180	1,463,789	1,229,482	1,110,945	999,734
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)	13,820,016	13,637,585	14,428,397	13,417,004	12,636,457
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	12,767,852	58,174	15,642,694	13,377,635	18,074,770
Risk-Based Capital Analysis					
30. Total adjusted capital		17,625,874	18,182,379	17,052,383	16,160,691
31. Authorized control level risk - based capital		2,681,584	2,560,665	2,496,974	2,386,081
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	95.9	97.1	98.0	98.4	97.6
33. Stocks (Lines 2.1 and 2.2)	0.8	0.5	0.5	0.4	0.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	2.6	2.1	1.5	1.1	2.0
37. Contract loans (Line 6)	0.1	0.1	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.6	0.2	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0		
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0		
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0		0
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,489,142	1,011,439	732,881	510,574	866,433
53. Total admitted assets (Page 2, Line 28, Col. 3)	345,114,547	334,727,627	323,880,659	301,723,881	268,788,204
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	9,813,700	10,332,855	10,053,787	9,066,113	8,203,269
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	133,432				
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(72,873)	72,873			
57. Total of above Lines 54, 55 and 56	9,874,259	10,405,728	10,053,787	9,066,113	8,203,269
Benefits and Reserve Increases (Page 6)					
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)	31,062,872	35,375,720	28,009,302	28,555,426	27,954,712
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(212,691)	(1,280,837)	(1,022,859)	(1,601,873)	(980,870)
61. Increase in A & H reserves (Line 19, Col. 6)				0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
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	26.0	23.9	22.8	21.1	19.9
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	1.4	1.7	2.1	2.1	2.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					0.0
A & H Claim Reserve Adequacy					
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)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)	4,200	8,594	33,332	34,802	33,114
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(142,799)	(34,379)	339,644	143,017	117,604
74. Ordinary - individual annuities (Page 6, Col. 4)	0	0	0	0	0
75. Ordinary-supplementary contracts	XXX	XXX	XXX	0	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	338,853	49,462	911,447	1,254,145	1,148,415
78. Group annuities (Page 6, Col. 5)	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3)				0	0
80. A & H-credit (Page 6.5, Col. 10)				0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	0	0	0	0	0
82. Aggregate of all other lines of business (Page 6, Col. 8)	249,554	121,265	326,239	22,155	0
83. Fraternal (Page 6, Col. 7)	0	0	0		
84. Total (Page 6, Col. 1)	449,808	144,942	1,610,662	1,454,120	1,299,133

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 2021 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	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	1,810	5,047	36,185	272,632	0	0	1	65,481	438,339	716,018
2. Issued during year		0	575	3,431		0		8,764	49,796	53,227
3. Reinsurance assumed										0
4. Revived during year			6	9				291	577	586
5. Increased during year (net)			2	173					1,887	2,060
6. Subtotals, Lines 2 to 5	0	0	583	3,613	0	0	0	9,055	52,260	55,873
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	1,810	5,047	36,768	276,245	0	0	1	74,536	490,599	771,891
Deductions during year:										
10. Death	137	360	2,046	15,211			XXX	5,605	27,039	42,610
11. Maturity			27	21			XXX			21
12. Disability							XXX			0
13. Expiry			99	1,240				13	354	1,594
14. Surrender			348	3,430				421	6,204	9,634
15. Lapse			23	231				255	3,361	3,592
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			3	1,640						1,640
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	137	360	2,546	21,773	0	0	0	6,294	36,958	59,091
21. In force end of year (b) (Line 9 minus Line 20)	1,673	4,687	34,222	254,472	0	0	1	68,242	453,641	712,800
22. Reinsurance ceded end of year	XXX		XXX	209,375	XXX		XXX	XXX		209,375
23. Line 21 minus Line 22	XXX	4,687	XXX	45,097	XXX	(a) 0	XXX	XXX	453,641	503,425
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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 2021 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	1,673	4,687	14,335	48,312
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				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX	300	XXX	
31. Totals (Lines 27 to 30)	0	300	0	0
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	315	2,103
34. Totals, whole life and endowment	575	3,130	33,907	252,369
35. Totals (Lines 31 to 34)	575	3,430	34,222	254,472

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			4,687	
37. Ordinary	3,431		254,472	
38. Credit Life (Group and Individual)				
39. Group	49,796		453,641	
40. Totals (Lines 36 to 39)	53,227	0	712,800	0

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	68,242	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	78,908
---	--------

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 Child, etc., policies and riders included in Line 2	
47.1	
47.2	

POLICIES WITH 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 Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium			6,622	3,498				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	6,622	(a) 3,498	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2021 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	0	5	0	0
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	6	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year (line 5 minus line 8)	0	6	0	0
10. Amount on deposit		(a) 17,119		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 5,000	(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
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX				XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	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 2021 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			7
				2	3	4	5	6	
1.	Alabama	AL	L	1,054,982				1,054,982	458,623
2.	Alaska	AK	N	2,148				2,148	
3.	Arizona	AZ	L	517,001				517,001	1,383,159
4.	Arkansas	AR	L	160,471				160,471	3,017,970
5.	California	CA	L	1,432,014				1,432,014	
6.	Colorado	CO	L	670,759				670,759	87,204
7.	Connecticut	CT	L	166,195				166,195	8,377,003
8.	Delaware	DE	L	81,234				81,234	
9.	District of Columbia	DC	L	29,670				29,670	
10.	Florida	FL	L	2,207,003				2,207,003	
11.	Georgia	GA	L	1,099,903				1,099,903	100,954
12.	Hawaii	HI	L	304				304	
13.	Idaho	ID	L	2,106				2,106	57,273
14.	Illinois	IL	L	1,336,390				1,336,390	39,886
15.	Indiana	IN	L	2,450,574				2,450,574	836,694
16.	Iowa	IA	L	123,630				123,630	659,586
17.	Kansas	KS	L	126,866				126,866	103,363
18.	Kentucky	KY	L	1,043,525				1,043,525	141,698
19.	Louisiana	LA	L	1,949,449				1,949,449	270,000
20.	Maine	ME	L	43,854				43,854	
21.	Maryland	MD	L	339,287				339,287	1,032,641
22.	Massachusetts	MA	L	287,844				287,844	8,275,584
23.	Michigan	MI	L	19,077				19,077	1,889,374
24.	Minnesota	MN	L	440,708				440,708	403,138
25.	Mississippi	MS	L	1,807,069				1,807,069	
26.	Missouri	MO	L	738,175				738,175	479,600
27.	Montana	MT	L	926				926	
28.	Nebraska	NE	L	200,470				200,470	28,570
29.	Nevada	NV	L	35,325				35,325	
30.	New Hampshire	NH	L	4,916				4,916	1,901,384
31.	New Jersey	NJ	L	452,367				452,367	6,499,922
32.	New Mexico	NM	L	76,391				76,391	
33.	New York	NY	N	65,307				65,307	
34.	North Carolina	NC	L	4,338,687				4,338,687	64,002
35.	North Dakota	ND	L	36,624				36,624	
36.	Ohio	OH	L	1,382,614				1,382,614	2,449,448
37.	Oklahoma	OK	L	594,710				594,710	538,033
38.	Oregon	OR	L	21,604				21,604	62,693
39.	Pennsylvania	PA	L	2,753,818				2,753,818	3,557,438
40.	Rhode Island	RI	L	303				303	1,324,178
41.	South Carolina	SC	L	1,099,006				1,099,006	
42.	South Dakota	SD	L	27,413				27,413	
43.	Tennessee	TN	L	1,314,521				1,314,521	345,637
44.	Texas	TX	L	17,265,817				17,265,817	3,972,376
45.	Utah	UT	L	2,871				2,871	127,900
46.	Vermont	VT	L	3,239				3,239	
47.	Virginia	VA	L	335,248				335,248	379,095
48.	Washington	WA	L	20,022				20,022	173,898
49.	West Virginia	WV	L	320,118				320,118	1,298,870
50.	Wisconsin	WI	L	2,862,908				2,862,908	272,666
51.	Wyoming	WY	L	30,263				30,263	
52.	American Samoa	AS	N					0	
53.	Guam	GU	N					0	
54.	Puerto Rico	PR	N	992				992	
55.	U.S. Virgin Islands	VI	N					0	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N	2,881				2,881	
58.	Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59.	Subtotal	XXX		51,379,599	0	0	0	51,379,599	50,609,859
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		51,379,599	0	0	0	51,379,599	50,609,859
96.	Plus reinsurance assumed	XXX						0	
97.	Totals (All Business)	XXX		51,379,599	0	0	0	51,379,599	50,609,859
98.	Less reinsurance ceded	XXX		9,321,898				9,321,898	44,084,503
99.	Totals (All Business) less Reinsurance Ceded	XXX		42,057,701	0	(c) 0	0	42,057,701	6,525,356
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.		XXX							
9402.		XXX							
9403.		XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....49 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0
N - None of the above - Not allowed to write business in the state.....8

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

(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:

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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



