



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

## UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

Country of Domicile United States of America

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

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

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

Main Administrative Office 4675 Cornell Road, Suite 160  
(Street and Number)  
Cincinnati, OH, US 45241, 513-247-0711  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

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

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Statutory Statement Contact Kevin Losekamp, 513-247-5665  
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### OFFICERS

President Jay Cresson Hardy Treasurer Kevin James Losekamp  
Secretary Elaine Marie Greer

### OTHER

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 of Ohio SS  
County of Hamilton

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

Jay Hardy  
President

Elaine Greer  
Secretary

Kevin Losekamp  
Treasurer

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 .....03/01/2023  
3. Number of pages attached.....

Michael O'Brien  
Notary  
06/18/2027

ANNUAL STATEMENT FOR THE YEAR 2022 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) .....	332,172,837		332,172,837	324,284,330
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	7,428,893		7,428,893	2,543,800
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 (\$ ..... 5,230,119 , Schedule E - Part 1), cash equivalents (\$ ..... 5,100,074 , Schedule E - Part 2) and short-term investments (\$ ..... 0 , Schedule DA) .....	10,330,193		10,330,193	8,736,288
6. Contract loans (including \$ ..... premium notes) .....	526,499		526,499	463,013
7. Derivatives (Schedule DB) .....			0	0
8. Other invested assets (Schedule BA) .....	4,066,674	0	4,066,674	2,121,576
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) .....	354,525,096	0	354,525,096	338,149,007
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	2,899,562		2,899,562	2,306,166
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	24,015		24,015	33,237
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	2,509,751		2,509,751	2,570,489
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			0	0
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	19,916		19,916	23,266
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	0		0	0
18.2 Net deferred tax asset .....	3,439,414	1,254,418	2,184,996	1,947,711
19. Guaranty funds receivable or on deposit .....	6,710		6,710	15,845
20. Electronic data processing equipment and software .....	492,572	479,410	13,162	5,998
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	2,216	2,217	(1)	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	3,675		3,675	40,928
24. Health care (\$ ..... ) and other amounts receivable .....	359,989	359,989	0	0
25. Aggregate write-ins for other than invested assets .....	180,678	135,078	45,600	21,900
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	364,463,594	2,231,112	362,232,482	345,114,547
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	364,463,594	2,231,112	362,232,482	345,114,547
<b>DETAILS OF WRITE-INS</b>				
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 .....	0		0	0
2502. Prepaid Expenses .....	135,078	135,078	0	0
2503. Fees for Deposit-type Contracts .....	45,600		45,600	21,900
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)	180,678	135,078	45,600	21,900

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 263,448,176 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	263,448,176	255,200,774
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	17,568,095	5,624,065
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	2,413,223	3,162,527
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) .....	32,888	77,812
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 \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... 3,342,728 assumed and \$ ..... ceded .....	3,342,728	2,485,094
9.4 Interest maintenance reserve (IMR, Line 6) .....	2,950,194	3,607,944
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) .....	682,446	611,048
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) .....	172,487	338,365
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	148,696	729,019
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	1,614,081	899,119
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	1,696,105	1,533,320
19. Remittances and items not allocated .....	1,638,440	634,170
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 \$ ..... 46,236,000 and interest thereon \$ .....	46,236,000	51,709,000
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	1,920,793	1,497,180
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) .....	343,864,352	328,109,437
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	343,864,352	328,109,437
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	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) .....	12,759,260	11,396,240
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) .....	15,843,630	14,480,610
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	18,368,130	17,005,110
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	362,232,482	345,114,547
<b>DETAILS OF WRITE-INS</b>		
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 2022 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) .....	40,500,846	41,883,735
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	10,958,637	10,717,281
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	335,040	235,252
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) .....	3,947,717	1,739,312
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 .....	319,729	186,821
8.3 Aggregate write-ins for miscellaneous income .....	307,116	1,238,358
9. Total (Lines 1 to 8.3) .....	56,369,085	56,000,759
10. Death benefits .....	30,551,786	30,815,120
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 .....	295,859	247,752
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	(133,329)	(1,532)
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	8,247,402	9,193,658
20. Totals (Lines 10 to 19) .....	38,961,718	40,254,998
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	8,886,577	8,441,669
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) .....	4,042,872	4,176,175
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	1,278,129	1,335,439
25. Increase in loading on deferred and uncollected premiums .....	(128,800)	(93,271)
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) .....	53,040,496	54,115,010
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	3,328,589	1,885,749
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) .....	3,328,589	1,885,749
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	1,090,444	775,344
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) .....	2,238,145	1,110,405
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....	(98,210)	133,432
35. Net income (Line 33 plus Line 34) .....	2,139,935	1,243,837
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	17,005,110	16,162,080
37. Net income (Line 35) .....	2,139,935	1,243,837
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	(58,077)	(72,873)
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	546,780	484,160
41. Change in nonadmitted assets .....	(741,970)	(477,703)
42. Change in liability for reinsurance in unauthorized and certified companies .....	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	0	0
44. Change in asset valuation reserve .....	(423,613)	(33,391)
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 .....	0	0
47. Other changes in surplus in Separate Accounts Statement .....	0	0
48. Change in surplus notes .....	0	0
49. Cumulative effect of changes in accounting principles .....	0	0
50. Capital changes:		
50.1 Paid in .....	0	0
50.2 Transferred from surplus (Stock Dividend) .....	0	0
50.3 Transferred to surplus .....	0	0
51. Surplus adjustment:		
51.1 Paid in .....	0	0
51.2 Transferred to capital (Stock Dividend) .....	0	0
51.3 Transferred from capital .....	0	0
51.4 Change in surplus as a result of reinsurance .....	0	0
52. Dividends to stockholders .....	(100,000)	(301,000)
53. Aggregate write-ins for gains and losses in surplus .....	(36)	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	1,363,019	843,031
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	18,368,130	17,005,110
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous Income .....	307,116	81,136
08.302. Commission on Reinsurance SPIA .....	0	1,157,222
08.303. ....	0	0
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) .....	307,116	1,238,358
2701. ....	0	0
2702. ....	0	0
2703. ....	0	0
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. Rounding .....	(36)	0
5302. ....	0	0
5303. ....	0	0
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) .....	(36)	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	40,658,032	42,060,214
2. Net investment income .....	10,421,869	11,154,752
3. Miscellaneous income .....	4,574,562	3,528,372
4. Total (Lines 1 through 3) .....	55,654,463	56,743,338
5. Benefit and loss related payments .....	30,605,986	29,541,247
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	14,292,923	13,501,055
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	1,584,983	29,607
10. Total (Lines 5 through 9) .....	46,483,892	43,071,909
11. Net cash from operations (Line 4 minus Line 10) .....	9,170,571	13,671,430
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	40,289,649	69,537,762
12.2 Stocks .....	43,000	1,183,420
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	2,935,788	13,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(693)	(138)
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	43,267,744	70,734,044
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	48,663,509	76,284,642
13.2 Stocks .....	4,959,720	1,947,720
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	5,000,000	1,484,585
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	58,623,229	79,716,947
14. Net increase (decrease) in contract loans and premium notes .....	63,486	25,601
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(15,418,971)	(9,008,504)
<b>Cash from Financing and Miscellaneous Sources</b>		
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 .....	(5,473,000)	(5,802,600)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	11,944,030	2,751,415
16.5 Dividends to stockholders .....	100,000	301,000
16.6 Other cash provided (applied) .....	1,471,334	685,934
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	7,842,364	(2,666,251)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	1,593,964	1,996,675
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	8,736,504	6,739,830
19.2 End of year (Line 18 plus Line 19.1) .....	10,330,468	8,736,504

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

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**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	40,500,847	3,727,718	36,773,129						0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	10,958,636	1,192,781	8,555,036					1,210,819	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	335,040	37,988	297,052						0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0				XXX		0
6. Commissions and expense allowances on reinsurance ceded .....	3,947,717	1,533,808	0				XXX	2,413,909	0
7. Reserve adjustments on reinsurance ceded .....	0	0	0				XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0	0	0				XXX		0
8.2 Charges and fees for deposit-type contracts .....	319,729	0	0			XXX	XXX	319,729	0
8.3 Aggregate write-ins for miscellaneous income .....	307,116	0	0	0	0	0	0	307,116	0
9. Totals (Lines 1 to 8.3) .....	56,369,085	6,492,295	45,625,217	0	0	0	0	4,251,573	0
10. Death benefits .....	30,551,786	3,807,044	26,744,742			XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0			XXX	XXX		0
12. Annuity benefits .....	0	XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	0	0	0				XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0				XXX		0
15. Surrender benefits and withdrawals for life contracts .....	295,859	29,908	265,951			XXX	XXX		0
16. Group conversions .....	0	0	0				XXX		0
17. Interest and adjustments on contract or deposit-type contract funds .....	(133,329)	2,416	186				XXX	(135,931)	0
18. Payments on supplementary contracts with life contingencies .....	0	0	0			XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts .....	8,247,402	160,345	8,087,057				XXX		0
20. Totals (Lines 10 to 19) .....	38,961,718	3,999,713	35,097,936	0	0	0	XXX	(135,931)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	8,886,577	2,484,392	5,412,890				0	989,295	XXX
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0				XXX	0	0
23. General insurance expenses and fraternal expenses .....	4,042,872	329,790	2,931,575					781,507	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,278,129	248,014	1,030,115						0
25. Increase in loading on deferred and uncollected premiums .....	(128,800)	(10,054)	(118,746)				XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0				XXX		0
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	53,040,496	7,051,855	44,353,770	0	0	0	0	1,634,871	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	3,328,589	(559,560)	1,271,447	0	0	0	0	2,616,702	0
30. Dividends to policyholders and refunds to members .....	0	0	0				XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	3,328,589	(559,560)	1,271,447	0	0	0	0	2,616,702	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	1,090,444	(183,311)	416,525					857,230	0
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) .....	2,238,145	(376,249)	854,922	0	0	0	0	1,759,472	0
34. Policies/certificates in force end of year .....	0	0	0				XXX		0
<b>DETAILS OF WRITE-INS</b>									
08.301. COMMISSION ON REINSURANCE DEPOSIT TYPE CONTRACTS .....	0							0	
08.302. MISCELLANEOUS INCOME .....	307,116							307,116	
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) .....	307,116	0	0	0	0	0	0	307,116	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

**ANNUAL STATEMENT FOR THE YEAR 2022 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)	3,727,718		3,727,718									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,192,781	134,218	1,058,563									
4. Amortization of Interest Maintenance Reserve (IMR)	37,988	4,287	33,701									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,533,808	0	1,533,808									
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)	6,492,295	138,505	6,353,790	0	0	0	0	0	0	0	0	0
10. Death benefits	3,807,044	350,977	3,456,067									
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	29,908		29,908									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	2,416		2,416									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	160,345	(245,436)	405,781									
20. Totals (Lines 10 to 19)	3,999,713	105,541	3,894,172	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,484,392	0	2,484,392									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	329,790	32,614	297,176									
24. Insurance taxes, licenses and fees, excluding federal income taxes	248,014		248,014									
25. Increase in loading on deferred and uncollected premiums	(10,054)		(10,054)									
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)	7,051,855	138,155	6,913,700	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(559,560)	350	(559,910)	0	0	0	0	0	0	0	0	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)	(559,560)	350	(559,910)	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(183,311)	115	(183,426)									
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)	(376,249)	235	(376,484)	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0											
<b>DETAILS OF WRITE-INS</b>												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	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.)

6.1

**ANNUAL STATEMENT FOR THE YEAR 2022 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)	36,773,129	36,773,129							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	8,555,036	8,555,036							
4. Amortization of Interest Maintenance Reserve (IMR)	297,052	297,052							
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)	45,625,217	45,625,217	0	0	0	0	0	0	0
10. Death benefits	26,744,742	26,744,742							
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	265,951	265,951							
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	186	186							
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	8,087,057	8,087,057							
20. Totals (Lines 10 to 19)	35,097,936	35,097,936	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,412,890	5,412,890							XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	2,931,575	2,931,575							
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,030,115	1,030,115							
25. Increase in loading on deferred and uncollected premiums	(118,746)	(118,746)							
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)	44,353,770	44,353,770	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,271,447	1,271,447	0	0	0	0	0	0	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)	1,271,447	1,271,447	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	416,525	416,525							
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)	854,922	854,922	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0								
<b>DETAILS OF WRITE-INS</b>									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	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 2022 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 <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	29,740,668	3,616,724	26,123,944	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	2,723,171		2,723,171									
3. Present value of disability claims incurred .....	0											
4. Tabular interest .....	1,109,723	129,905	979,818									
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) .....	84,017		84,017									
8. Totals (Lines 1 to 7) .....	33,657,579	3,746,629	29,910,950	0	0	0	0	0	0	0	0	0
9. Tabular cost .....	1,419,329	104,111	1,315,218									
10. Reserves released by death .....	2,307,320	271,231	2,036,089									
11. Reserves released by other terminations (net) .....	29,908		29,908									
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) .....	3,756,557	375,342	3,381,215	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year .....	29,901,022	3,371,287	26,529,735	0	0	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
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 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life <sup>(b)</sup>	8 Other Group Life	9 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	225,460,108	225,460,108	0	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	26,838,501	26,838,501							
3. Present value of disability claims incurred .....	0								
4. Tabular interest .....	8,098,493	8,098,493							
5. Tabular less actual reserve released .....	0								
6. Increase in reserve on account of change in valuation basis .....	0								
7. Other increases (net) .....	1,031,054	1,031,054							
8. Totals (Lines 1 to 7) .....	261,428,156	261,428,156	0	0	0	0	0	0	0
9. Tabular cost .....	14,268,878	14,268,878							
10. Reserves released by death .....	13,346,172	13,346,172							
11. Reserves released by other terminations (net) .....	265,951	265,951							
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) .....	27,881,001	27,881,001	0	0	0	0	0	0	0
15. Reserve December 31 of current year .....	233,547,155	233,547,155	0	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>									
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 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,399,553	2,594,443
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 9,060,089	9,343,449
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	201,036	259,352
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	39,443	39,443
6. Cash, cash equivalents and short-term investments	(e) 30,629	32,138
7. Derivative instruments	(f)	
8. Other invested assets	11,250	11,289
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	11,742,000	12,280,114
11. Investment expenses		(g) 1,321,477
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
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)		1,321,477
17. Net investment income (Line 10 minus Line 16)		10,958,637
<b>DETAILS OF WRITE-INS</b>		
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 \$ 383,281 accrual of discount less \$ 439,895 amortization of premium and less \$ 45,915 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 \$ 3,918 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	3	0	3	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(428,720)	0	(428,720)	0	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	(31,627)	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(693)		(693)		
7. Derivative instruments					
8. Other invested assets	(77,212)	0	(77,212)	(41,888)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(506,622)	0	(506,622)	(73,515)	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
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)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			4 Life Insurance	Individual Annuities		7 Life Insurance	7 Annuities	9 Group	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>													
1. Uncollected	15,946		195			15,751							
2. Deferred and accrued	1,271,123		15,375			1,255,748							
3. Deferred, accrued and uncollected:													
3.1 Direct	1,287,070		15,570			1,271,500							
3.2 Reinsurance assumed	0												
3.3 Reinsurance ceded	0												
3.4 Net (Line 1 + Line 2)	1,287,070	0	15,570	0	0	1,271,500	0	0	0	0	0	0	0
4. Advance	7,742		752			6,990							
5. Line 3.4 - Line 4	1,279,328	0	14,818	0	0	1,264,510	0	0	0	0	0	0	0
6. Collected during year:													
6.1 Direct	2,966,846		32,986			2,933,860							
6.2 Reinsurance assumed	0												
6.3 Reinsurance ceded	0												
6.4 Net	2,966,846	0	32,986	0	0	2,933,860	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	4,246,174	0	47,804	0	0	4,198,370	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	1,290,263	0	23,688	0	0	1,266,575	0	0	0	0	0	0	0
9. First year premiums and considerations:													
9.1 Direct	2,955,910		24,115			2,931,795							
9.2 Reinsurance assumed	0												
9.3 Reinsurance ceded	0												
9.4 Net (Line 7 - Line 8)	2,955,910	0	24,115	0	0	2,931,795	0	0	0	0	0	0	0
<b>SINGLE</b>													
10. Single premiums and considerations:													
10.1 Direct	28,810,087		3,434,499			25,375,588							
10.2 Reinsurance assumed	0												
10.3 Reinsurance ceded	0												
10.4 Net	28,810,087	0	3,434,499	0	0	25,375,588	0	0	0	0	0	0	0
<b>RENEWAL</b>													
11. Uncollected	29,541		564			28,977							
12. Deferred and accrued	3,194,078		91,960			3,102,118							
13. Deferred, accrued and uncollected:													
13.1 Direct	6,861,232		3,730,137			3,131,095							
13.2 Reinsurance assumed	0												
13.3 Reinsurance ceded	3,637,613		3,637,613										
13.4 Net (Line 11 + Line 12)	3,223,619	0	92,524	0	0	3,131,095	0	0	0	0	0	0	0
14. Advance	25,146		0			25,146							
15. Line 13.4 - Line 14	3,198,473	0	92,524	0	0	3,105,949	0	0	0	0	0	0	0
16. Collected during year:													
16.1 Direct	17,073,304		8,476,455			8,596,849							
16.2 Reinsurance assumed	0												
16.3 Reinsurance ceded	8,195,554		8,195,554			0							
16.4 Net	8,877,750	0	280,901	0	0	8,596,849	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	12,076,223	0	373,425	0	0	11,702,798	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	3,341,375	0	104,322	0	0	3,237,053	0	0	0	0	0	0	0
19. Renewal premiums and considerations:													
19.1 Direct	16,577,531		8,111,785			8,465,746							
19.2 Reinsurance assumed	0												
19.3 Reinsurance ceded	7,842,682		7,842,682			0							
19.4 Net (Line 17 - Line 18)	8,734,849	0	269,103	0	0	8,465,746	0	0	0	0	0	0	0
<b>TOTAL</b>													
20. Total premiums and annuity considerations:													
20.1 Direct	48,343,528	0	11,570,399	0	0	36,773,129	0	0	0	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	7,842,682	0	7,842,682	0	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	40,500,846	0	3,727,717	0	0	36,773,129	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 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)	
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	0											
22. All other .....	0											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	1,533,808		1,533,808									
23.2 Reinsurance assumed .....	0											
23.3 Net ceded less assumed .....	1,533,808	0	1,533,808	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded .....	2,413,909									2,413,909		
24.2 Reinsurance assumed .....	0											
24.3 Net ceded less assumed .....	2,413,909	0	0	0	0	0	0	0	0	2,413,909	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) .....	3,947,717	0	1,533,808	0	0	0	0	0	0	2,413,909	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 .....	3,947,717	0	1,533,808	0	0	0	0	0	0	2,413,909	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	1,544,307		17,569				1,526,738					
28. Single .....	4,919,771		1,178,456				3,741,315					
29. Renewal .....	1,433,204		1,288,367				144,837					
30. Deposit-type contract funds .....	989,295									989,295		
31. Totals (to agree with Page 6, Line 21)	8,886,577	0	2,484,392	0	0	5,412,890	0	0	0	989,295	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	131,674						131,674
2. Salaries and wages	2,107,219						2,107,219
3.11 Contributions for benefit plans for employees	271,603						271,603
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	24,019						24,019
3.32 Other agent welfare	49,115						49,115
4.1 Legal fees and expenses	39,070						39,070
4.2 Medical examination fees	712						712
4.3 Inspection report fees	8,875						8,875
4.4 Fees of public accountants and consulting actuaries	277,297						277,297
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	43,066						43,066
5.2 Advertising	(652)						(652)
5.3 Postage, express, telegraph and telephone	80,829						80,829
5.4 Printing and stationery	113,779						113,779
5.5 Cost or depreciation of furniture and equipment	7,803						7,803
5.6 Rental of equipment	5,082						5,082
5.7 Cost or depreciation of EDP equipment and software	577,655						577,655
6.1 Books and periodicals	895						895
6.2 Bureau and association fees	33,852						33,852
6.3 Insurance, except on real estate	50,116						50,116
6.4 Miscellaneous losses	3,385						3,385
6.5 Collection and bank service charges	80,571						80,571
6.6 Sundry general expenses	8,864						8,864
6.7 Group service and administration fees	3,500						3,500
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)	114,064						114,064
7.3 Agency conferences other than local meetings	10,480						10,480
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					1,321,477		1,321,477
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0	0
10. General expenses incurred	4,042,872	0	0	0	1,321,477	(b) 0	(a) 5,364,349
11. General expenses unpaid Dec. 31, prior year	469,265				141,783		611,048
12. General expenses unpaid Dec. 31, current year	375,739				306,707		682,446
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)	4,136,398	0	0	0	1,156,553	0	5,292,951
<b>DETAILS OF WRITE-INS</b>							
09.301.							0
09.302.							0
09.303.							0
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 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						0
2. State insurance department licenses and fees	288,753					288,753
3. State taxes on premiums	844,041					844,041
4. Other state taxes, including \$ for employee benefits	2,336					2,336
5. U.S. Social Security taxes	142,999					142,999
6. All other taxes						0
7. Taxes, licenses and fees incurred	1,278,129	0	0	0	0	1,278,129
8. Taxes, licenses and fees unpaid Dec. 31, prior year	338,365					338,365
9. Taxes, licenses and fees unpaid Dec. 31, current year	172,487					172,487
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,444,007	0	0	0	0	1,444,007

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC.....2008—2010 .....	1,901,718	1,901,718			
0100002. 100% 1961 CSI ALB 4.00% NL IPC.....2010—2012 .....	1,469,568	1,469,568			
0100003. 100% 1980 CET ALB 3.50% NL IPC.....2005—2015 .....	183,526		46,175		137,350
0100004. 100% 1980 CET ALB 4.00% NL IPC.....2010—2010 .....	6,703				6,703
0100005. 100% 1980 CET ALB 4.50% NL IPC.....2003—2004 .....	14,214		13,539		676
0100006. 100% 1980 CSO ALB 3.00% CRVM CNF.....2021—2022 .....	3,229,521		39,811		3,189,710
0100007. 100% 1980 CSO ALB 3.00% NL IPC.....2021—2022 .....	23,179,338		605,887		22,573,451
0100008. 100% 1980 CSO ALB 3.50% CRVM CNF.....2013—2020 .....	33,408,620		21,908,377		11,500,243
0100009. 100% 1980 CSO ALB 3.50% NL IPC.....2005—2020 .....	112,316,624		6,336,604		105,980,020
0100010. 100% 1980 CSO ALB 4.00% NL IPC.....1999—2012 .....	18,968,302		2,810,674		16,157,628
0100011. 100% 1980 CSO ALB 4.50% NL IPC.....1999—2005 .....	4,490,651		1,761,967		2,728,685
0100012. 1980 CSO ALB 4.5% CRVM CNF 0100013. 100% 2001 CSO ALB 3.50% CRVM CNF.....2018—2019 .....	23,633,760		23,633,760		
0100014. 100% 2001 CSO ALB 3.50% NL IPC.....2013—2019 .....	81,286		17,067		64,219
0100015. 100% 2001 CSO ALB 4.00% NL IPC.....2005—2011 .....	24,889,454		713,977		24,175,477
0100016. 100% 2001 CSO ALB 4.00% NL IPC.....2005—2011 .....	11,585,267		3,477,410		8,107,858
0100016. 100% 2017 CSO ALB (HYBRID) 3.00% CRVM CNF...2021—2022 .....	148,193		32,992		115,201
0100017. 100% 2017 CSO ALB (HYBRID) 3.00% NL IPC.....2021—2022 .....	16,532,960		3,553,292		12,979,668
0100018. 100% 2017 CSO ALB (HYBRID) 3.50% CRVM CNF...2020—2020 .....	38,261		10,688		27,573
0100019. 100% 2017 CSO ALB (HYBRID) 3.50% NL IPC.....2020—2020 .....	3,798,360		554,678		3,243,683
0100020. 125% 2001 CSO ALB 4.00% NL IPC.....2004—2012 .....	28,688,543		6,157,878		22,530,665
0100021. Child Rider.....2007— 2022 .....	30,000		1,652		28,348
0100022. 58 CET 3% NLP ALB...1969—1969 .....	17,969		17,969		
0100023. 58 CET 3% NLP ANB...1970—1978 .....	452,900		452,900		
0100024. 58 CET 3.5% NLP ALB...1979—1988 .....	331,932		331,932		
0100025. 58 CSO 3% CRVM ALB...1981—1983 .....	660		660		
0100026. 58 CSO 3% CRVM ANB...1969—1977 .....	266,091		266,091		
0100027. 58 CSO 3% NLP ALB...1969—1969 .....	4,156		4,156		
0100028. 58 CSO 3.5% CRVM ALB...1969—1988 .....	912,276		912,276		
0100029. 80 CET 5% NLP ALB...1989—1992 .....	25,798		25,798		
0100030. 80 CSO 4.5% CRVM ALB...1976—1992 .....	333,319		333,319		
0100031. 80 CSO 5% CRVM ALB...1971—1992 .....	400,073		400,073		
0100032. 125% 2001 CSO ALB 4% NS CRVM CNF .....	8,776,782		8,776,782		
0100033. 125% 2001 CSO ALB 4% SM CRVM CNF .....	2,672,572		2,672,572		
0100034. 140% 2001 CSO ALB 4% NS CRVM CNF .....	2,170,678		2,170,678		
0100035. 1980 CET ALB 4% CNF .....	965		965		
0100036. 2001 CSO ALB 4% NS CRVM CNF .....	10,871,657		10,871,657		
0100037. 250% 2001 CSO ALB 4% NS CRVM CNF .....	1,318,347		1,318,347		
0100038. 250% 2001 CSO ALB 4% SM CRVM CNF .....	203,603		203,603		
0199997. Totals (Gross)	337,354,646	3,371,287	100,436,203	0	233,547,156
0199998. Reinsurance ceded	73,906,469		73,906,469		
0199999. Life Insurance: Totals (Net)	263,448,176	3,371,287	26,529,733	0	233,547,156
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 .....	271,865		271,865		
0400002. 1959 ADB 4.5% CNF .....	60,199		60,199		
0499997. Totals (Gross)	332,064	0	332,064	0	0
0499998. Reinsurance ceded	332,064		332,064		
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF .....	82,686		82,686		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF .....	76,824		76,824		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF .....	310,868		310,868		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF .....	39,270		39,270		
0599997. Totals (Gross)	509,648	0	509,648	0	0
0599998. Reinsurance ceded	509,648		509,648		
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1952 PER 2 1958 CSO 2.5% .....	110,269		110,269		
0699997. Totals (Gross)	110,269	0	110,269	0	0
0699998. Reinsurance ceded	110,269		110,269		
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. DEFICIENCY RESERVES .....	43,792		43,792		
0799997. Totals (Gross)	43,792	0	43,792	0	0
0799998. Reinsurance ceded	43,792		43,792		
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	263,448,176	3,371,287	26,529,733	0	233,547,156

(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	
<b>NONE</b>			
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**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 .....	41,816,008	0	0	27,215	0	41,788,793
2. Deposits received during the year .....	99,907,888					99,907,888
3. Investment earnings credited to the account .....	673			673		
4. Other net change in reserves .....	(632,429)					(632,429)
5. Fees and other charges assessed .....	0					
6. Surrender charges .....	0					
7. Net surrender or withdrawal payments .....	55,948,292			9,146		55,939,146
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) (a) .....	85,143,848	0	0	18,742	0	85,125,106
10. Reinsurance balance at the beginning of the year .....	(36,191,943)	0	0	(27,215)	0	(36,164,728)
11. Net change in reinsurance assumed .....	0					
12. Net change in reinsurance ceded .....	31,383,810			(8,473)		31,392,283
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(67,575,753)	0	0	(18,742)	0	(67,557,011)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	17,568,095	0	0	0	0	17,568,095

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) .....	\$ .....
2. Reported as Annuities Certain (captured in column 3) .....	\$ .....
3. Reported as Supplemental Contracts (captured in column 4) .....	\$ .....
4. Reported as Dividend Accumulations or Refunds (captured in column 5) .....	\$ .....
5. Reported as Premium or Other Deposit Funds (captured in column 6) .....	\$ .....
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ .....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

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

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....	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 .....	4,184,328		2,475,673				1,708,655				
2.22 Reinsurance assumed .....	0										
2.23 Reinsurance ceded .....	2,186,105		2,186,105								
2.24 Net .....	1,998,223	0	(b) 289,568	(b) 0	0	(b) 0	(b) 1,708,655	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct .....	955,208		570,208				385,000				
3.2 Reinsurance assumed .....	7,000	7,000									
3.3 Reinsurance ceded .....	547,208		547,208								
3.4 Net .....	415,000	7,000	(b) 23,000	(b) 0	0	(b) 0	(b) 385,000	0	(b) 0	(b) 0	(b) 0
4. TOTALS .....											
4.1 Direct .....	5,139,536	0	3,045,881	0	0	0	2,093,655	0	0	0	0
4.2 Reinsurance assumed .....	7,000	7,000	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	2,733,313	0	2,733,313	0	0	0	0	0	0	0	0
4.4 Net .....	2,413,223	(a) 7,000	(a) 312,568	0	0	0	(a) 2,093,655	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 2022 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 .....	40,670,565		13,157,846				27,512,719				
1.2 Reinsurance assumed .....	348,977	348,977									
1.3 Reinsurance ceded .....	9,718,451		9,718,451								
1.4 Net .....	(d) 31,301,091	348,977	3,439,395	0	0	0	27,512,719	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	5,139,536	0	3,045,881	0	0	0	2,093,655	0	0	0	0
2.2 Reinsurance assumed .....	7,000	7,000	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	2,733,313	0	2,733,313	0	0	0	0	0	0	0	0
2.4 Net .....	2,413,223	7,000	312,568	0	0	0	2,093,655	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year .....	0										
4. Liability December 31, prior year:											
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	5,000	295,895	0	0	0	2,861,632	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year .....	0										
6. Incurred Benefits											
6.1 Direct .....	40,749,797	0	14,005,055	0	0	0	26,744,742	0	0	0	0
6.2 Reinsurance assumed .....	350,977	350,977	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	10,548,987	0	10,548,987	0	0	0	0	0	0	0	0
6.4 Net .....	30,551,787	350,977	3,456,068	0	0	0	26,744,742	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 2022 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		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 .....	1,254,418	929,485	(324,933)
19. Guaranty funds receivable or on deposit .....			0
20. Electronic data processing equipment and software .....	479,410	285,101	(194,309)
21. Furniture and equipment, including health care delivery assets .....	2,217	5,235	3,018
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 .....	359,989	215,733	(144,256)
25. Aggregate write-ins for other than invested assets .....	135,078	53,588	(81,490)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,231,112	1,489,142	(741,970)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0
28. Total (Lines 26 and 27)	2,231,112	1,489,142	(741,970)
<b>DETAILS OF WRITE-INS</b>			
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
2502. Prepaid Expenses .....	135,078	53,458	(81,620)
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)	135,078	53,588	(81,490)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

1. Summary of Significant Accounting Policies and Going Concerns

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.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2) .....	XXX	XXX	XXX	2,139,935	1,243,837
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(4) NAIC SAP (1-2-3=4) .....	XXX	XXX	XXX	2,139,935	1,243,837
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2) .....	XXX	XXX	XXX	18,368,130	17,005,110
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(8) NAIC SAP (5-6-7=8) .....	XXX	XXX	XXX	18,368,130	17,005,110

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 statements 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 (excluding FHLB capital stock) are stated at market. FHLB capital stock holdings are stated at cost. The Company does not have any investments in stocks of uncombined subsidiaries or affiliates in which the Company has an interest of 20% or more.
- (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 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.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- (8) Investments in joint ventures, partnerships, and limited liability companies are 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) Liabilities for Losses and Loss Adjustment Expenses 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 does not have any concerns 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 Merger – Not Applicable.
- C. Assumption Reinsurance – Not Applicable.
- D. Impairment Loss – Not Applicable.
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill – Not Applicable.

4. Discontinued Operations – Not Applicable.

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate 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 or internal estimates.
- (2) The Company did not recognize any other-than-temporary impairments on the basis of the intent to sell during the year ended December 31, 2022, and the Company did not recognize any other-than-temporary impairments on the basis of the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis during the year ended December 31, 2022.
- (3) The Company does not have any securities with an other-than-temporary impairment recognized in the current reporting period to list by CUSIP.
- (4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 2,807,199
2. 12 Months or Longer	\$ 3,323,521

b. The aggregate related fair value of securities with unrealized losses:

3. Less than 12 Months	\$ 35,522,922
4. 12 Months or Longer	\$ 33,574,656

- (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 to maturity, 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, the Company concluded that there are no other-than-temporary impaired loan-backed securities as of December 31, 2022.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not Applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not Applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not Applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – Not Applicable.
- J. Real Estate – Not Applicable.
- K. Low-Income Housing Tax Credits (LIHTC) – Not Applicable.
- L. Restricted Assets (Including Pledged)

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	Current Year						
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
b. Collateral held under security lending agreements	.....	.....	.....	.....	.....	.....	.....
c. Subject to repurchase agreements	.....	.....	.....	.....	.....	.....	.....
d. Subject to reverse repurchase agreements	.....	.....	.....	.....	.....	.....	.....
e. Subject to dollar repurchase agreements	.....	.....	.....	.....	.....	.....	.....
f. Subject to dollar reverse repurchase agreements	.....	.....	.....	.....	.....	.....	.....
g. Placed under option contracts	.....	.....	.....	.....	.....	.....	.....
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	.....	.....	.....	.....	.....	.....	.....
i. FHLB capital stock	2,509,200	.....	.....	.....	.....	2,543,800	(34,600)
j. On deposit with states	3,383,289	.....	.....	.....	.....	3,224,315	158,974
k. On deposit with other regulatory bodies	.....	.....	.....	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements)	59,603,440	.....	.....	.....	.....	53,672,458	5,930,982
m. Pledged as collateral not captured in other categories	.....	.....	.....	.....	.....	.....	.....
n. Other restricted assets	.....	.....	.....	.....	.....	.....	.....
o. Total Restricted Assets (Sum of a through n)	\$65,495,929	\$.....	\$.....	\$.....	\$.....	\$59,440,573	\$6,055,356

- (a) Subset of Column 1
- (b) Subset of Column 3

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$.....	\$.....	.....%	.....%
b. Collateral held under security lending agreements	.....	.....	.....	.....
c. Subject to repurchase agreements	.....	.....	.....	.....
d. Subject to reverse repurchase agreements	.....	.....	.....	.....
e. Subject to dollar repurchase agreements	.....	.....	.....	.....
f. Subject to dollar reverse repurchase agreements	.....	.....	.....	.....
g. Placed under option contracts	.....	.....	.....	.....
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	.....	.....	.....	.....
i. FHLB capital stock	.....	2,509,200	0.69	0.69
j. On deposit with states	.....	3,383,289	0.93	0.93
k. On deposit with other regulatory bodies	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements)	.....	59,603,440	16.35%	16.45%
m. Pledged as collateral not captured in other categories	.....	.....	.....	.....
n. Other restricted assets	.....	.....	.....	.....
o. Total Restricted Assets (Sum of a through n)	\$.....	\$65,495,929	17.97%	18.08%

- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) – Not Applicable.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements – Not Applicable.

M. Working Capital Finance Investments – Not Applicable.

N. Offsetting and Netting of Assets and Liabilities – Not Applicable.

O. 5GI Securities – Not Applicable.

P. Short Sales – Not Applicable.

Q. Prepayment Penalty and Acceleration Fees

(1) Number of CUSIPs	5
(2) Aggregate Amount of Investment Income	\$101,209

6. Joint Ventures, Partnerships, and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

A. All investment income due and accrued with amounts that are over 90 days past due was excluded from surplus.

B. No amounts were excluded for the year ended December 31, 2022.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

(1)

	12/31/2022			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) Ordinary	(8) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	4,843,839	15,438	4,859,277	4,535,449	0	4,535,449	308,390	15,438	323,829
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	4,843,839	15,438	4,859,277	4,535,449	0	4,535,449	308,390	15,438	323,829
(d) Deferred Tax Assets Nonadmitted	(1,238,979)	(15,438)	(1,254,417)	929,484	0	929,484	(309,495)	(15,438)	(324,933)
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	3,604,860	0	3,604,860	3,605,965	0	3,605,965	(1,105)	0	(1,105)
(f) Deferred Tax Liabilities	(1,419,863)	0	(1,419,863)	1,658,252	0	1,658,252	238,389	0	238,389
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	2,184,997	0	2,184,997	1,947,713	0	1,947,713	237,284	0	237,284

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(2) Admission Calculation Components

	12/31/2022			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) Ordinary	(8) Capital	(9) (Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	0	0	0	0	0	0	0	0	0
(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)	2,184,997	0	2,184,997	1,947,713	0	1,947,713	237,284	0	237,184
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	2,184,997	0	2,184,997	1,947,713	0	1,947,713	0	0	0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	2,455,869	XXX	XXX	2,287,244	XXX	XXX	168,625
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,419,863	0	1,419,863	1,658,252	0	1,658,252	(238,389)	0	(238,389)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	3,604,860	0	3,604,860	3,605,965	0	3,605,965	(1,105)	0	(1,105)

(3) Other Admissibility Criteria

	2022	2021
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	588%	525%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	16,372,461	15,248,290

(4) Impact of Tax Planning Strategies

	12/31/2022		12/31/2021		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
Impact of Tax-Planning Strategies						
(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)	4,843,839	15,438	4,535,449	0	308,390	15,438
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0%	0%	0%	0%	0%	0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	3,604,860	0	3,605,965	0	(1,105)	0
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0%	0%	0%	0%	0%	0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?					Yes ( )	No (X)

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

C. Current and Deferred Income Taxes

	(1) 12/31/2022	(2) 12/31/2021	(3) (Col 1-2) Change
1. Current Income Tax:			
(a) Federal	1,087,150	743,299	343,851
(b) Foreign	0	0	0
(c) Subtotal (1a+ab)	1,087,150	743,299	343,851
(d) Federal Income tax on net capital gains	(106,392)	121,803	(228,195)
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	3,292	4,024	(732)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	984,051	869,126	114,925
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	3,221,880	3,049,073	172,807
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	0	0	0
(4) Investments	0	0	0
(5) Deferred acquisition costs	0	0	0
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	0	0	0
(8) Compensation and benefits accrual	85,050	39,756	45,294
(9) Pension accrual	0	0	0
(10) Receivables – nonadmitted	205,106	117,528	87,578
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other	1,331,803	1,329,092	2,712
(99) Subtotal (sum of 2a1 through 2a13)	4,843,839	4,535,449	308,390
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	(1,238,979)	(929,484)	(309,495)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	3,604,860	3,605,965	(1,105)
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other	0	0	0
(5) Unrealized capital losses	15,438	0	15,438
(99) Subtotal (2c1+2c2+2c3+2c4)	15,438	0	15,438
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	(15,438)	0	(15,438)
(h) Admitted capital deferred tax assets (2c99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	3,604,860	3,605,965	(1,105)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	(154,469)	(154,469)	0
(2) Fixed Assets	(62,211)	(62,211)	0
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	(671,093)	(894,790)	223,697
(5) Other	(532,091)	(546,782)	14,691
(99) Subtotal (3a1+3a2+a3+3a4+3a5)	(1,419,863)	(1,658,252)	238,389
(b) Capital:			
(1) Investments	0	0	0
(2) Real Estate	0	0	0
(3) Other	0	0	0
(99) Subtotal (3b1+3b2+3b3)	0	0	0
(c) Deferred tax liabilities (3a99+3b99)	(1,419,863)	(1,658,252)	238,389
4. Net deferred tax assets/liabilities (2i-3c)	2,184,997	1,947,713	237,284

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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):

	(1) 12/31/2022	(2) 12/31/2021	(3) (Col 1-2) Change
Total deferred tax assets	4,859,277	4,535,449	323,829
Total deferred tax liabilities	(1,419,863)	(1,658,252)	238,389
Net deferred tax assets/liabilities	3,439,414	2,877,196	562,217
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	3,439,414	2,877,196	562,217
Tax effect of unrealized gains/(losses)	(15,438)	0	(15,438)
Change in net deferred income tax [(charge)/benefit]	3,423,976	2,877,196	546,779

\*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	3,230,380	678,380	21.00%
Tax-exempt interest	0	0	0
Dividends received deduction	0	0	0
Proration	0	0	0
Realized capital gain transferred to IMR	(408,416)	(85,767)	-2.66%
IMR amortization	(335,040)	(70,358)	-2.18%
Meals and entertainment, lobbying expenses, etc.	15,220	3,195	0.10%
Statutory valuation allowance adjustment	.....	.....	.....
Deferred taxes on nonadmitted assets	(417,037)	(87,578)	-2.71%
Other	.....	(599)	-0.02%
Total		437,272	13.54%
Federal income taxes incurred [expense/(benefit)]		1,090,442	33.76%
Tax on capital gains/(losses)		(106,392)	-3.29%
Change in net deferred income tax [charge/(benefit)]		(546,779)	-16.93%
Total statutory income taxes		437,272	13.54%

E. Carryforwards, Recoverable Taxes, and IRC §6603 Deposits

At December 31, 2022, the Company did not have net operating loss carryforwards.

At December 31, 2022, the Company did not have capital loss carryforwards.

The following is income tax expense for 2020, 2021, and 2022 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2020	N/A	398,726	398,726
2021	N/A	305,488	305,488
2022	N/A	(106,392)	(106,392)
Total	N/A	597,823	597,823

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 2019.

H. Repatriation Transition Tax (RTT) – Not Applicable.

I. Alternative Minimum Tax (AMT) Credit

	Amount
(1) Gross AMT credit recognized as:	
(a) Current year recoverable	0
(b) Deferred tax asset (DTA)	0
(2) Beginning balance of AMT credit carryforward	0
(3) Amounts recovered	0
(4) Adjustments	0
(5) Ending balance of AMT credit carryforward (5=2-3-4)	0
(6) Reduction for sequestration	NONE
(7) Nonadmitted by reporting entity	0
(8) Reporting entity ending balance (8=5-6-7)	0

J. Global Intangible Low-Taxed Income (GILTI) – Not Applicable.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. 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.
- B. 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. The Company issued a related party loan on June 30, 2020 in the amount of \$650,000 with a maturity date of June 30, 2040. The outstanding balance as of December 31, 2022 is \$624,000.
- D. At December 31, 2022, \$3,675 was reported as amounts due from Unity Funding Company.

E-F. – Not Applicable

11. Debt

- A. The Company has no debt outstanding.
- B. FHLB (Federal Home Loan Bank) Agreements
  - (1) The Company has been a member of the Federal Home Loan Bank (FHLB) of Cincinnati since March of 2017. Through its membership, the Company has conducted 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 as \$132,251,957. The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock – Class A	276,092	276,092	.....
(b) Membership Stock – Class B	.....	.....	.....
(c) Activity Stock	2,012,790	2,012,790	.....
(d) Excess Stock	220,318	220,318	.....
(e) Aggregate Total (a+b+c+d)	2,509,200	2,509,200	.....
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	132,251,957	132,251,957	.....
2. Prior Year-end			
(a) Membership Stock – Class A	334,728	334,728	.....
(b) Membership Stock – Class B	.....	.....	.....
(c) Activity Stock	2,181,410	2,181,410	.....
(d) Excess Stock	27,662	27,662	.....
(e) Aggregate Total (a+b+c+d)	2,543,800	2,543,800	.....
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	123,000,000	123,000,000	.....

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

(3) Collateral Pledged to FHLB

a. Amounts Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	55,196,667	59,603,440	46,236,000
2. Current Year General Account Total Collateral Pledged	55,196,667	59,603,440	46,236,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	59,998,280	53,672,458	51,709,000

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	59,772,388	60,666,514	49,577,000
2. Current Year General Account Total Collateral Pledged	59,772,388	60,666,514	49,577,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	61,885,495	55,139,826	55,084,000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(4) Borrowing from FHLB

a. Amounts as of the Reporting Date

	1 Total 2+3	2 General Account	3 Separate Account	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	46,236,000	46,236,000	.....	XXX
(b) Funding Agreements	.....	.....	.....	.....
(c) Other	.....	.....	.....	XXX
(d) Aggregate Total (a+b+c)	46,236,000	46,236,000	.....	.....
1. Prior Year-end				
(a) Debt	51,709,000	51,709,000	.....	XXX
(b) Funding Agreements	.....	.....	.....	.....
(c) Other	.....	.....	.....	XXX
(d) Aggregate Total (a+b+c)	51,709,000	51,709,000	.....	.....

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	51,809,000	51,809,000	.....
2. Funding Agreements	.....	.....	.....
3. Other	.....	.....	.....
4. Aggregate Total (Line 1+2+3)	51,809,000	51,809,000	.....

c. FHLB – Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	NO
2. Funding Agreements	NO
3. Other	NO

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

- A. Defined Benefit Plan – Not Applicable.
- B. Description of Policies and Strategies – Not Applicable.
- C. Postretirement Benefit Plans’ Assets – Not Applicable.
- D. Basis Used to Determine Expected Long-Term Rate of Return on Assets Assumption – 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 \$91,503 and \$101,500 for the years ended December 31, 2022 and 2021, 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

- A. 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.
- B. The Company has no preferred stock outstanding.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

- C. 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 2023 is approximately \$1,800,000.
- D. Ordinary dividends in the amount of \$100,000 and \$301,000 were paid in the years ended December 31, 2022 and 2021, respectively.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- F. There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.
- G. Mutual Reciprocals – Not Applicable.
- H. There is no stock held by the Company for special purposes at December 31, 2022.
- I. There were no changes in the balance of any special surplus funds from the prior year.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$58,077 at December 31, 2022.
- K. The Company has no surplus debentures or similar obligations.
- L. There has been no restatement of prior year amounts due to prior quasi-reorganizations.
- M. 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 2022 and 2021 were \$131,215 and \$127,790 respectively.

(2) At December 31, 2022, the rental commitments for the above lease are as follows:

	Year Ending <u>December 31</u>	Rental <u>Commitments</u>
1.	2023	133,000
2.	2024	136,000
3.	2025	81,382
4.	Total (1+2+3)	350,382

(3) The Company has not engaged in any sale-leaseback transactions in 2022 and 2021.

B. Lessor Leases – Not Applicable.

16. Financial Instruments with Off-Balance Sheet Risk

(1) The Company has no financial instruments with off-balance sheet risk.

(2) The Company has no positions in derivative instruments.

(3) The Company is not exposed to credit-related losses.

(4) The Company is not required to put up collateral for any future contracts that are entered.

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

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

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

20. Fair Value Measurements – Not Applicable.

21. Other Items

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

22. Events Subsequent

As of the issue date for the statutory statement, the Company is not aware of any events occurring subsequent December 31, 2022 that 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. Not Applicable.

- (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. Not Applicable.

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. Not Applicable.

Section 3 – Ceded Reinsurance Report – Part B

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- (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 if 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 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 Managements – 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 \$1,493,204 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) Details for other changes in reserves – None.

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

A. Deposit-Type Contracts

	<u>General Account</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:		
a. With market value adjustment	\$.....	.....%
b. At book value less current surrender charge of 5% or more	.....	.....
c. At fair value	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	.....	.....
e. At book value without adjustment (minimal or no charge or adjustment)	.....	.....
(2) Not subject to discretionary withdrawal	85,143,848	100%
(3) Total (gross: direct + assumed)	85,143,848	100%
(4) Reinsurance ceded	67,575,753	
(5) Total (net) (3) - (4)	\$17,568,095	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

B.

	<u>Amount</u>
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$.....
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	.....
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	17,568,095
(4) Subtotal (1+2+3)	\$17,568,095

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserve</u>
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Values	.....	.....	.....
b. Universal Life	.....	.....	.....
c. Universal Life with Secondary Guarantees	.....	.....	.....
d. Indexed Universal Life	.....	.....	.....
e. Indexed Universal Life with Secondary Guarantees	.....	.....	.....
f. Indexed Life	.....	.....	.....
g. Other Permanent Cash Value Life Insurance	N/A	232,335,555	263,418,176
h. Variable Life	.....	.....	.....
i. Variable Universal Life	.....	.....	.....
j. Miscellaneous Reserves	.....	.....	.....
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Values	XXX	XXX	30,000
b. Accidental Death Benefits	XXX	XXX	.....
c. Disability – Active Lives	XXX	XXX	.....
d. Disability – Disabled Lives	XXX	XXX	.....
e. Miscellaneous Reserves	XXX	XXX	.....
(3) Total (gross: direct + assumed)	N/A	232,335,555	263,448,176
(4) Reinsurance ceded	.....	.....	.....
(5) Total (net) (3) - (4)	N/A	232,335,555	263,448,176

B.

	<u>Amount</u>
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$263,448,176
(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 (1+2+3+4+5)	\$263,448,176

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2022 were as follows:

	<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial		\$.....	\$.....
(2) Ordinary New Business		\$15,569	\$5,902
(3) Ordinary Renewal		\$92,524	\$53,388
(4) Credit Life		\$.....	\$.....
(5) Group Life		\$4,402,595	\$2,474,476
(6) Group Annuity		\$.....	\$.....
(7) Totals (1+2+3+4+5+6)		\$4,510,688	\$2,533,766

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Ohio
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2017
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2017
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 09/13/2018
- 3.4 By what department or departments?  
Ohio .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ X ] No [ ]  
4.12 renewals? ..... Yes [ X ] No [ ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information: .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2022 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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 depository institution holding company? ..... 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?  
FORVIS  
P.O. BOX 5367  
CINCINNATI, OH 45201 .....
- 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. P.O. 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 2022 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 or is likely to 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.....\$ ..... 624,000
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only) ..... \$ .....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others .....\$ .....
  - 21.24 Other .....\$ .....
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....
  - 22.22 Amount paid as expenses .....\$ .....
  - 22.23 Other amounts paid .....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....3,675
- 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 2022 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 ..... \$ ..... 2,509,200  
 26.28 On deposit with states ..... \$ ..... 3,383,289  
 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 ..... \$ ..... 59,603,440  
 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 [ X ]  
 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: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 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 2022 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 [ X ] No [ ]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Loomis Sayles & Company .....	Asset Allocation and Management, LLC .....	04/01/2022 .....	Moved entire portfolio at Loomis to AAM to consolidate reporting and decrease costs. .

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
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 [ X ] 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 [ X ] 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875 .....	Asset Allocation and Management, LLC .....	549300DSCH1V5K3U963 .....	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 [ X ]

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

**ANNUAL STATEMENT FOR THE YEAR 2022 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 .....	332,172,847	299,456,274	(32,716,573)
31.2 Preferred stocks .....	0		0
31.3 Totals	332,172,847	299,456,274	(32,716,573)

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 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 35,888

40.2 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 .....	27,821

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 6,886

41.2 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
BRICKER & ECKLER LLP .....	4,886
WILCOX IP. P.C. ....	2,000

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

42.2 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

**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 lives .....0
  - 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 lives .....0
- 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 lives .....0
  - 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 lives .....0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	40,500,846	41,883,735
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		0
2.5 Reserve Denominator .....	265,861,399	258,363,301
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 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

**GENERAL INTERROGATORIES**

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

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

- 7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
  - 7.1 Direct Premium Written ..... \$ ..... 11,943,940
  - 7.2 Total Incurred Claims ..... \$ ..... 13,915,367
  - 7.3 Number of Covered Lives ..... 32,284

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

- 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 ..... \$ ..... 39,141
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
  - 10.21 Page 3, Line 1 ..... \$ .....
  - 10.22 Page 4, Line 1 ..... \$ .....
- 11. For stock reporting entities only:
  - 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 3,084,370
  - 12. Total dividends paid stockholders since organization of the reporting entity:
    - 12.11 Cash ..... \$ ..... 10,704,000
    - 12.12 Stock ..... \$ .....
- 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

# 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 2022 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 2022	2 2021	3 2020	4 2019	5 2018
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	222,364	252,369	261,763	281,203	303,126
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	15,318	2,103	10,849	11,489	11,290
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) .....	465,211	453,641	438,339	436,811	414,842
5. Industrial (Line 21, Col. 2) .....	4,338	4,687	5,047	5,441	5,793
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	707,231	712,800	715,998	734,944	735,050
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	3,644	3,130	1,947	1,464	1,114
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	270	301	302	400	430
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	45,676	49,796	40,148	51,096	55,168
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	49,590	53,227	42,397	52,960	56,712
<b>Premium Income - Lines of Business</b> (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) .....	3,727,717	3,049,859	1,636,262	1,580,348	1,206,502
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) .....	36,773,129	38,833,876	32,420,595	40,070,915	41,852,799
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 .....	40,500,846	41,883,735	34,056,857	41,651,263	43,059,302
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	362,232,482	345,114,547	334,727,627	323,880,659	301,723,881
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	343,864,352	328,109,437	318,565,542	306,927,763	285,782,380
23. Aggregate life reserves (Page 3, Line 1) .....	263,448,176	255,200,774	246,007,117	245,974,704	234,474,601
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) .....	17,568,095	5,624,065	2,872,650	3,318,344	240,636
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,920,793	1,497,180	1,463,789	1,229,482	1,110,945
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) .....	15,843,630	14,480,610	13,637,585	14,428,397	13,417,004
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	9,170,571	13,671,430	58,174	15,642,694	13,377,635
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	20,288,923	17,841,696	17,625,874	18,182,379	17,052,383
31. Authorized control level risk - based capital .....	3,572,243	3,025,243	2,681,584	2,560,665	2,496,974
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	93.7	95.9	97.1	98.0	98.4
33. Stocks (Lines 2.1 and 2.2) .....	2.1	0.8	0.5	0.5	0.4
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) .....	2.9	2.6	2.1	1.5	1.1
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) .....	1.1	0.6	0.2	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 2022 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0				
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	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 .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	2,231,112	1,489,142	1,011,439	732,881	510,574
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	362,232,482	345,114,547	334,727,627	323,880,659	301,723,881
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	10,958,637	10,717,281	10,332,855	10,053,787	9,066,113
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(98,210)	133,432			
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(58,077)	(72,873)	72,873		
57. Total of above Lines 54, 55 and 56 .....	10,802,350	10,777,840	10,405,728	10,053,787	9,066,113
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	30,847,645	31,062,872	35,375,720	28,009,302	28,555,426
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) .....	160,345	(212,691)	(1,280,837)	(1,022,859)	(1,601,873)
61. Increase in A & H reserves (Line 19, Col. 6) .....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....	0	0	0	0	0
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	22.2	26.0	23.9	22.8	21.1
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 .....	1.8	1.4	1.7	2.1	2.1
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) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	0	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	0	XXX	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....	235	4,200	8,594	33,332	34,802
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(376,484)	(54,499)	(34,379)	339,644	143,017
74. Ordinary - individual annuities (Page 6, Col. 4) .....	0	0	0	0	0
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	XXX	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) .....	854,922	911,147	49,462	911,447	1,254,145
78. Group annuities (Page 6, Col. 5) .....	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3) .....					
80. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	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) .....	1,759,472	249,554	121,265	326,239	22,155
83. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
84. Total (Page 6, Col. 1) .....	2,238,145	1,110,402	144,942	1,610,662	1,454,120

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 2022 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	8 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	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....	1,673	4,687	34,222	254,472	0	0	1	68,242	453,641	712,800
2. Issued during year .....	0	0	672	3,914	0	0	0	7,962	45,676	49,590
3. Reinsurance assumed .....										0
4. Revived during year .....			9	77				328	681	758
5. Increased during year (net) .....			2	125					1,441	1,566
6. Subtotals, Lines 2 to 5 .....	0	0	683	4,116	0	0	0	8,290	47,798	51,914
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) .....	1,673	4,687	34,905	258,588	0	0	1	76,532	501,439	764,714
Deductions during year:										
10. Death .....	126	349	1,927	14,032			XXX	5,503	26,490	40,871
11. Maturity .....			55	57			XXX			57
12. Disability .....							XXX			0
13. Expiry .....			76	941				15	329	1,270
14. Surrender .....			348	3,649				438	6,500	10,149
15. Lapse .....			235	881				299	2,908	3,789
16. Conversion .....							XXX	XXX	XXX	0
17. Decreased (net) .....			(22)	1,343						1,343
18. Reinsurance .....										0
19. Aggregate write-ins for decreases .....	0	0	1	3	0	0	1	0	1	4
20. Totals (Lines 10 to 19) .....	126	349	2,620	20,906	0	0	1	6,255	36,228	57,483
21. In force end of year (b) (Line 9 minus Line 20) .....	1,547	4,338	32,285	237,682	0	0	0	70,277	465,211	707,231
22. Reinsurance ceded end of year .....	XXX		XXX	192,689	XXX		XXX	XXX		192,689
23. Line 21 minus Line 22 .....	XXX	4,338	XXX	44,993	XXX	(a)	XXX	XXX	465,211	514,542
<b>DETAILS OF WRITE-INS</b>										
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. Adjustment from Prior Year Data .....			1	3			1		1	4
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	1	3	0	0	1	0	1	4

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 2022 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 .....	1,547	4,338	14,360	49,058
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	270	XXX	7,874
31. Totals (Lines 27 to 30) .....	0	270	0	7,874
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	1,881	7,444
34. Totals, whole life and endowment .....	672	3,644	30,404	222,364
35. Totals (Lines 31 to 34) .....	672	3,914	32,285	237,682

**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 .....			4,338	
37. Ordinary .....	3,914		237,692	
38. Credit Life (Group and Individual) .....				
39. Group .....	45,676		465,211	
40. Totals (Lines 36 to 39) .....	49,590	0	707,241	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	70,277	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 .....	70,391
---	--------

**BASE OF CALCULATION FOR ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contracts included 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 the .....	
47.1 .....	
47.2 .....	

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			6,036	3,166				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....	0	0	6,036	3,166	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 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	6	0	0
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	0	6	0	0
Deductions during year:				
6. Decreased (net) .....		3		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	0	3	0	0
9. In force end of year (line 5 minus line 8) .....	0	3	0	0
10. Amount on deposit .....		(a) 8,365		(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)

**NONE**

**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		XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX		XXX
8. Reinsurance ceded .....		XXX		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)

**NONE**

**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)

**NONE**

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

**ANNUAL STATEMENT FOR THE YEAR 2022 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		6	7
		2	3	4	5		
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	814,626			814,626	128,234
2. Alaska	AK	N	23,426			23,426	
3. Arizona	AZ	L	517,068			517,068	1,992,230
4. Arkansas	AR	L	134,522			134,522	3,689,144
5. California	CA	L	1,241,888			1,241,888	
6. Colorado	CO	L	290,543			290,543	320,186
7. Connecticut	CT	L	74,480			74,480	19,549,039
8. Delaware	DE	L	45,936			45,936	220,000
9. District of Columbia	DC	L	24,104			24,104	137,500
10. Florida	FL	L	2,241,192			2,241,192	
11. Georgia	GA	L	1,217,272			1,217,272	203,869
12. Hawaii	HI	L	566			566	
13. Idaho	ID	L	3,209			3,209	
14. Illinois	IL	L	1,355,291			1,355,291	1,087,678
15. Indiana	IN	L	2,901,500			2,901,500	7,173,020
16. Iowa	IA	L	43,538			43,538	583,223
17. Kansas	KS	L	93,435			93,435	464,035
18. Kentucky	KY	L	834,627			834,627	334,079
19. Louisiana	LA	L	1,353,210			1,353,210	432,450
20. Maine	ME	L	47,083			47,083	
21. Maryland	MD	L	298,409			298,409	869,276
22. Massachusetts	MA	L	409,855			409,855	12,577,254
23. Michigan	MI	L	21,451			21,451	5,781,226
24. Minnesota	MN	L	407,834			407,834	1,696,672
25. Mississippi	MS	L	1,531,848			1,531,848	
26. Missouri	MO	L	692,514			692,514	
27. Montana	MT	L	1,234			1,234	125,953
28. Nebraska	NE	L	294,809			294,809	104,259
29. Nevada	NV	L	30,903			30,903	
30. New Hampshire	NH	L	4,500			4,500	2,244,100
31. New Jersey	NJ	L	482,062			482,062	12,202,288
32. New Mexico	NM	L	54,577			54,577	
33. New York	NY	N	59,886			59,886	
34. North Carolina	NC	L	4,089,314			4,089,314	1,157,068
35. North Dakota	ND	L	66,949			66,949	
36. Ohio	OH	L	768,624			768,624	2,791,274
37. Oklahoma	OK	L	559,462			559,462	785,974
38. Oregon	OR	L	25,186			25,186	
39. Pennsylvania	PA	L	2,904,240			2,904,240	7,654,701
40. Rhode Island	RI	L	33,538			33,538	782,394
41. South Carolina	SC	L	966,329			966,329	286,746
42. South Dakota	SD	L	10,564			10,564	
43. Tennessee	TN	L	804,825			804,825	1,756,369
44. Texas	TX	L	17,264,875			17,264,875	8,407,417
45. Utah	UT	L	2,727			2,727	264,766
46. Vermont	VT	L	3,130			3,130	
47. Virginia	VA	L	234,707			234,707	1,177,028
48. Washington	WA	L	21,689			21,689	
49. West Virginia	WV	L	319,852			319,852	2,503,887
50. Wisconsin	WI	L	3,214,518			3,214,518	421,549
51. Wyoming	WY	L	9,837			9,837	
52. American Samoa	AS	N				0	
53. Guam	GU	N				0	
54. Puerto Rico	PR	N	931			931	
55. U.S. Virgin Islands	VI	N				0	
56. Northern Mariana Islands	MP	N				0	
57. Canada	CAN	N	1,541			1,541	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX		48,850,238	0	0	48,850,238	99,904,888
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
95. Totals (Direct Business)	XXX		48,850,238	0	0	48,850,238	99,904,888
96. Plus reinsurance assumed	XXX					0	
97. Totals (All Business)	XXX		48,850,238	0	0	48,850,238	99,904,888
98. Less reinsurance ceded	XXX		8,195,554			8,195,554	79,230,442
99. Totals (All Business) less Reinsurance Ceded	XXX		40,654,684	0	0	40,654,684	20,674,446
<b>DETAILS OF WRITE-INS</b>							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		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
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0

(a) Active Status Counts:

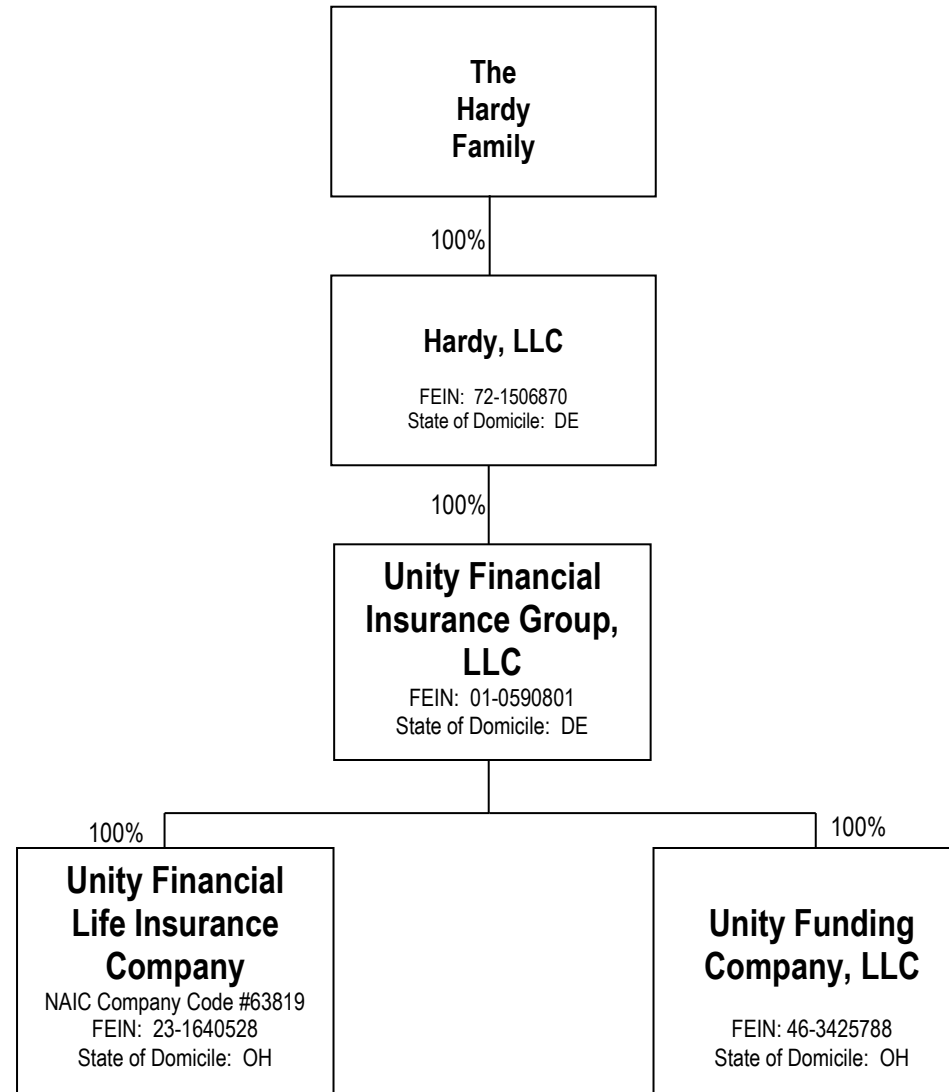
- |  |    |  |   |
|--|----|--|---|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....                    | 49 | 4. Q - Qualified - Qualified or accredited reinsurer.....                  | 0 |
| 2. R - Registered - Non-domiciled RRGs.....  | 0  | 5. N - None of the above - Not allowed to write business in the state..... | 8 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | 0  |  |   |

(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 – ORGANIZATION CHART**

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**NONE**