



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

QUARTERLY STATEMENT

AS OF MARCH 31, 2023

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

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

Main Administrative Office 4675 Cornell Road, Suite 160 Cincinnati, OH, US 45241

513-247-0711

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

Primary Location of Books and Records 4675 Cornell Road, Suite 160 Cincinnati, OH, US 45241

513-247-0711

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Statutory Statement Contact Kevin Losekamp 513-247-5665

OFFICERS President Jay Cresson Hardy Treasurer Kevin James Losekamp

OTHER Adam Michael Goller, Vice President Ryan Michael Walsman, Vice President

DIRECTORS OR TRUSTEES David Benjamin Abraham Thomas Cresson Hardy - Chairman David Kevin Mullen

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 Elaine Greer Kevin Losekamp President Secretary Treasurer

Subscribed and sworn to before me this day of a. Is this an original filing? b. If no, 1. State the amendment number..... 2. Date filed ..... 3. Number of pages attached.....

Michael O'Brien Notary 06/18/2027

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	339,091,170		339,091,170	332,172,837
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	7,664,763		7,664,763	7,428,893
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				
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 (\$ .....3,687,649 ), cash equivalents (\$ ..... 1,441,563 ) and short-term investments (\$ .....0 ) .....	5,129,212		5,129,212	10,330,193
6. Contract loans (including \$ ..... premium notes) .....	530,811		530,811	526,499
7. Derivatives .....			0	0
8. Other invested assets .....	4,156,763		4,156,763	4,066,674
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	356,572,719	0	356,572,719	354,525,096
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	3,230,836		3,230,836	2,899,562
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	20,868		20,868	24,015
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	2,578,447		2,578,447	2,509,751
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 .....	19,825		19,825	19,916
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....			0	0
18.2 Net deferred tax asset .....	3,512,282	1,338,882	2,173,400	2,184,996
19. Guaranty funds receivable or on deposit .....	5,039		5,039	6,710
20. Electronic data processing equipment and software .....	468,589	449,133	19,455	13,162
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	1,478	1,478	0	(1)
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	795,333		795,333	3,675
24. Health care (\$ ..... ) and other amounts receivable .....	194,414	194,414	0	0
25. Aggregate write-ins for other than invested assets .....	288,952	276,452	12,500	45,600
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	367,688,782	2,260,360	365,428,422	362,232,482
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	367,688,782	2,260,360	365,428,422	362,232,482
DETAILS OF WRITE-INS				
1101. ....			0	0
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premiums Receivable .....			0	0
2502. Prepaid Expenses .....	276,452	276,452	0	0
2503. Fees for Deposit-type Contracts .....	12,500		12,500	45,600
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	288,952	276,452	12,500	45,600

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....264,913,079 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	264,913,079	263,448,176
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		0
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	20,139,581	17,568,095
4. Contract claims:		
4.1 Life .....	1,836,897	2,413,223
4.2 Accident and health .....		0
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....		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 \$ ..... accident and health premiums .....	38,740	32,888
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 \$ ..... 1,177,827 assumed and \$ ..... ceded .....	1,177,827	3,342,728
9.4 Interest Maintenance Reserve .....	2,893,186	2,950,194
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 .....	383,294	682,446
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 .....	143,577	172,487
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	391,271	148,696
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	1,413,429	1,614,081
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	1,597,259	1,696,105
19. Remittances and items not allocated .....	1,116,215	1,638,440
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 \$ ..... 48,276,000 and interest thereon \$ ..... .....	48,276,000	46,236,000
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	2,038,144	1,920,793
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		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) .....	346,358,498	343,864,352
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	346,358,498	343,864,352
29. Common capital stock .....	2,524,500	2,524,500
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....		0
33. Gross paid in and contributed surplus .....	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	13,461,055	12,759,260
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) .....	16,545,425	15,843,630
38. Totals of Lines 29, 30 and 37 .....	19,069,925	18,368,130
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	365,428,423	362,232,482
DETAILS OF WRITE-INS		
2501. ....		0
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 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 through 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 through 3403 plus 3498)(Line 34 above) .....	0	0

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	9,231,694	11,104,265	40,500,846
2. Considerations for supplementary contracts with life contingencies .....			0
3. Net investment income .....	3,061,603	2,524,393	10,958,637
4. Amortization of Interest Maintenance Reserve (IMR) .....	50,888	98,256	335,040
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			0
6. Commissions and expense allowances on reinsurance ceded .....	970,101	703,201	3,947,717
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 .....	39,525	56,911	319,729
8.3 Aggregate write-ins for miscellaneous income .....	87,122	71,604	307,116
9. Totals (Lines 1 to 8.3) .....	13,440,933	14,558,631	56,369,085
10. Death benefits .....	7,567,008	8,907,849	30,551,786
11. Matured endowments (excluding guaranteed annual pure endowments) .....			0
12. Annuity benefits .....			0
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 .....	78,943	52,552	295,859
16. Group conversions .....			0
17. Interest and adjustments on contract or deposit-type contract funds .....	(49,729)	50,963	(133,329)
18. Payments on supplementary contracts with life contingencies .....			0
19. Increase in aggregate reserves for life and accident and health contracts .....	1,464,903	1,804,307	8,247,402
20. Totals (Lines 10 to 19) .....	9,061,125	10,815,671	38,961,718
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	2,006,631	2,252,123	8,886,577
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses and fraternal expenses .....	1,138,795	948,199	4,042,872
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	345,457	438,630	1,278,129
25. Increase in loading on deferred and uncollected premiums .....	15,184	14,248	(128,800)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0
27. Aggregate write-ins for deductions .....	0	0	0
28. Totals (Lines 20 to 27) .....	12,567,192	14,468,871	53,040,496
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	873,741	89,760	3,328,589
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) .....	873,741	89,760	3,328,589
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	244,204	329,049	1,090,444
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) .....	629,537	(239,289)	2,238,145
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....	3,213	0	(98,210)
35. Net income (Line 33 plus Line 34) .....	632,750	(239,289)	2,139,935
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	18,368,130	17,005,110	17,005,110
37. Net income (Line 35) .....	632,750	(239,289)	2,139,935
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	112,800	29,765	(58,077)
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	102,854	657,186	546,780
41. Change in nonadmitted assets .....	(29,246)	(933,127)	(741,970)
42. Change in liability for reinsurance in unauthorized and certified companies .....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			0
44. Change in asset valuation reserve .....	(117,351)	(124)	(423,613)
45. Change in treasury stock .....			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....			
50. Capital changes:			
50.1 Paid in .....			
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
51.1 Paid in .....	0		0
51.2 Transferred to capital (Stock Dividend) .....			
51.3 Transferred from capital .....			
51.4 Change in surplus as a result of reinsurance .....			
52. Dividends to stockholders .....		0	(100,000)
53. Aggregate write-ins for gains and losses in surplus .....	(12)	0	(36)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	701,794	(485,589)	1,363,019
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	19,069,924	16,519,521	18,368,130
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income .....	87,122	71,604	307,116
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	87,122	71,604	307,116
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	0	0	0
5301. Rounding .....	(12)		(36)
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	(12)	0	(36)

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance .....	9,156,904	11,085,462	40,658,032
2. Net investment income .....	2,711,400	2,382,949	10,421,869
3. Miscellaneous income .....	1,096,748	831,716	4,574,562
4. Total (Lines 1 to 3) .....	12,965,051	14,300,127	55,654,463
5. Benefit and loss related payments .....	10,337,449	10,444,218	30,605,986
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	3,817,273	3,889,674	14,292,923
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	(28,356)	(283,474)	1,584,983
10. Total (Lines 5 through 9) .....	14,126,366	14,050,419	46,483,892
11. Net cash from operations (Line 4 minus Line 10) .....	(1,161,315)	249,708	9,170,571
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	5,335,023	12,596,109	40,289,649
12.2 Stocks .....	56,300	0	43,000
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	13,000	13,000	2,935,788
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	(693)
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	5,404,323	12,609,109	43,267,744
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	12,242,160	10,742,395	48,663,509
13.2 Stocks .....	252,478	8,400	4,959,720
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	1,500,000	5,000,000
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	12,494,638	12,250,795	58,623,229
14. Net increase (or decrease) in contract loans and premium notes .....	4,312	28,098	63,486
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(7,094,627)	330,216	(15,418,971)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	2,040,000	(5,057,000)	(5,473,000)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	2,571,486	1,014,418	11,944,030
16.5 Dividends to stockholders .....	0	0	100,000
16.6 Other cash provided (applied) .....	(1,556,802)	(1,042,679)	1,471,334
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	3,054,684	(5,085,261)	7,842,364
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	(5,201,258)	(4,505,336)	1,593,964
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	10,330,468	8,736,504	8,736,504
19.2 End of period (Line 18 plus Line 19.1)	5,129,211	4,231,168	10,330,468

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....			0
2. Ordinary life insurance .....	2,845,552	3,434,353	11,570,399
3. Ordinary individual annuities .....			0
4. Credit life (group and individual) .....			0
5. Group life insurance .....	8,257,907	9,821,015	36,773,129
6. Group annuities .....			0
7. A & H - group .....			0
8. A & H - credit (group and individual) .....			0
9. A & H - other .....			0
10. Aggregate of all other lines of business .....	0	0	0
11. Subtotal (Lines 1 through 10) .....	11,103,459	13,255,368	48,343,528
12. Fraternal (Fraternal Benefit Societies Only) .....		0	0
13. Subtotal (Lines 11 through 12) .....	11,103,459	13,255,368	48,343,528
14. Deposit-type contracts .....	27,003,871	14,621,614	99,904,888
15. Total (Lines 13 and 14)	38,107,330	27,876,982	148,248,416
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	632,750	2,139,935
(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	632,750	2,139,935
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	19,069,925	18,368,130
(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	19,069,925	18,368,130

C. Accounting Policies

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

D. Going Concern – No Change.

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

5. Investments STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

D. Loan Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
  - a. The aggregate amount of unrealized losses:
    - 1. Less than 12 months \$ 2,509,017
    - 2. 12 months or Longer \$ 3,024,560
  - b. The aggregate related fair value of securities with unrealized losses:
    - 1. Less than 12 months \$ 37,459,948
    - 2. 12 months or Longer \$ 33,802,037
- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of March 31, 2023.

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

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

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

11. Debt

A. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March of 2017. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$132,840,241, The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.
- (2) FHLB Capital Stock
  - a. The company held 24,529 shares or \$2,452,900 of membership/activity stock at March 31, 2023.
  - b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
  - a. As of March 31, 2023, the Company has pledged bonds with face value of \$62,151,726 and fair value of \$55,956,650 and a book adjusted carry value of \$59,471,014 as collateral to FHLB.
- (4) Borrowing from FHLB
  - a. As of March 31, 2023, the Company has received funding advances from FHLB totaling \$48,276,000.



STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.
13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations
  4. Shareholder dividends of \$0 were paid as of March 31, 2023.
14. Liabilities, Contingencies and Assessments – No Change.
15. Leases – No Change.
16. Financial Instruments with Off-Balance Sheet Risk – No Change.
17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.
18. Gain or Loss from Uninsured A&H Plans – No Change.
19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.
20. Fair Value Measurements – No Change.
21. Other Items – No Change.
22. Events Subsequent – No Change.
23. Reinsurance – No Change.
24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.
25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.
26. Intercompany Pooling Managements – No Change.
27. Structured Settlements – No Change.
28. Health Care Receivables – No Change.
29. Participating Policies – No Change.
30. Premium Deficiency Reserves – No Change.
31. Reserves for Life Contracts and Annuity Contracts – No Change.
32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.
33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics – No Change.
34. Premiums and Annuity Considerations Deferred and Uncollected – No Change.
35. Separate Accounts – No Change.
36. Loss/Claim Adjustment Expense – No Change.

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [ ] No [ X ]
- 1.2

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

Yes [ ] No [ ]
- 2.1

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

Yes [ ] No [ X ]
- 2.2

If yes, date of change: .....
- 3.1

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

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

Yes [ X ] No [ ]
- 3.2

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

Yes [ ] No [ X ]
- 3.3

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

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

Yes [ ] No [ X ]
- 3.5

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

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

Yes [ ] No [ X ]
- 4.2

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

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

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

If yes, attach an explanation.

Yes [ ] No [ X ] N/A [ ]
- 6.1

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

12/31/2017
- 6.2

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

12/31/2017
- 6.3

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

10/25/2018
- 6.4

By what department or departments?  
Ohio .....
- 6.5

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

Yes [ ] No [ ] N/A [ X ]
- 6.6

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

Yes [ X ] No [ ] N/A [ ]
- 7.1

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

Yes [ ] No [ X ]
- 7.2

If yes, give full information: .....
- 8.1

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

Yes [ ] No [ X ]
- 8.2

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

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

Yes [ ] No [ X ]
- 8.4

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

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

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

9.1

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

Yes [ X ] No [ ]

9.11

If the response to 9.1 is No, please explain:  
.....

9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]

9.21

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

9.3

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

Yes [ ] No [ X ]

9.31

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

FINANCIAL

10.1

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

Yes [ X ] No [ ]

10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$.....0

INVESTMENT

11.1

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

Yes [ ] No [ X ]

11.2

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

12.

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

\$.....

13.

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

\$.....

14.1

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

Yes [ ] No [ X ]

14.2

If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$.....0	\$.....
14.22 Preferred Stock .....	\$.....0	\$.....
14.23 Common Stock .....	\$.....0	\$.....
14.24 Short-Term Investments .....	\$.....0	\$.....
14.25 Mortgage Loans on Real Estate .....	\$.....0	\$.....
14.26 All Other .....	\$.....0	\$.....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$.....0	\$.....0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$.....	\$.....

15.1

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

Yes [ ] No [ X ]

15.2

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

16.

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

16.1

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

\$ .....0

16.2

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

\$ .....0

16.3

Total payable for securities lending reported on the liability page. ....

\$ .....0

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Asset Allocation and Management, LLC .....	U.....
Fort Washington Investment Advisors Inc .....	U.....
Securian AM Privates .....	U.....

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

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875 .....	Asset Allocation and Management, LLC .....	549300DSCH1V5K3U963 .....	SEC .....	DS.....
107126 .....	Fort Washington Investment Advisors Inc .....	KSRXYW3EHSEF8KM62609 .....	SEC .....	DS.....
109905 .....	Securian AM Privates .....	5URRAMPU5ELNWI8AQJB87 .....	SEC .....	OS.....

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

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

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

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

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

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

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

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

\$

0

1.6

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

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[ ]

No

[ X ]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[ ]

No

[ X ]

3.4

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

\$

4.

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

Yes

[ X ]

No

[ ]

4.1

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

Yes

[ ]

No

[ ]

Fraternal Benefit Societies Only:

5.1

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

Yes

[ ]

No

[ ]

N/A

[ X ]

5.2

If no, explain:

6.1

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

Yes

[ ]

No

[ X ]

6.2

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

Date	Outstanding Lien Amount

## STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

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

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

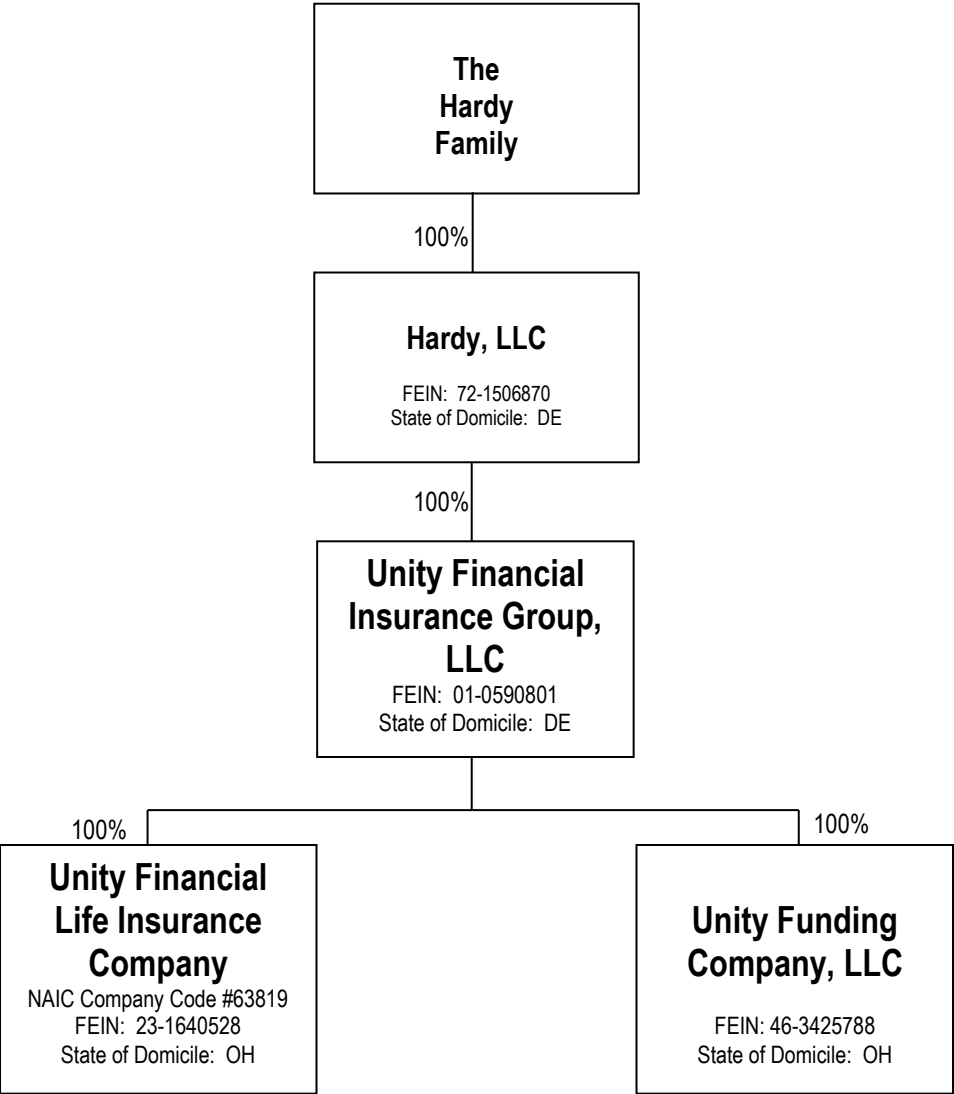
States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations				
1.	Alabama .....	AL	L	226,719				226,719	147,947
2.	Alaska .....	AK	N	558				558	0
3.	Arizona .....	AZ	L	59,457				59,457	205,629
4.	Arkansas .....	AR	L	16,412				16,412	1,716,291
5.	California .....	CA	L	219,984				219,984	0
6.	Colorado .....	CO	L	75,626				75,626	48,000
7.	Connecticut .....	CT	L	21,785				21,785	4,939,741
8.	Delaware .....	DE	L	6,109				6,109	0
9.	District of Columbia .....	DC	L	5,015				5,015	0
10.	Florida .....	FL	L	473,727				473,727	0
11.	Georgia .....	GA	L	397,427				397,427	9,379
12.	Hawaii .....	HI	L	287				287	0
13.	Idaho .....	ID	L	398				398	0
14.	Illinois .....	IL	L	437,859				437,859	0
15.	Indiana .....	IN	L	543,830				543,830	1,289,370
16.	Iowa .....	IA	L	48,530				48,530	414,239
17.	Kansas .....	KS	L	18,856				18,856	0
18.	Kentucky .....	KY	L	226,214				226,214	506,309
19.	Louisiana .....	LA	L	175,803				175,803	10,000
20.	Maine .....	ME	L	8,279				8,279	0
21.	Maryland .....	MD	L	64,692				64,692	300,116
22.	Massachusetts .....	MA	L	62,798				62,798	2,728,361
23.	Michigan .....	MI	L	19,377				19,377	1,187,046
24.	Minnesota .....	MN	L	133,565				133,565	1,083,337
25.	Mississippi .....	MS	L	401,588				401,588	75,000
26.	Missouri .....	MO	L	105,979				105,979	0
27.	Montana .....	MT	L	249				249	0
28.	Nebraska .....	NE	L	79,107				79,107	0
29.	Nevada .....	NV	L	10,532				10,532	0
30.	New Hampshire .....	NH	L	31,034				31,034	287,000
31.	New Jersey .....	NJ	L	102,238				102,238	6,338,914
32.	New Mexico .....	NM	L	60,649				60,649	0
33.	New York .....	NY	N	9,833				9,833	0
34.	North Carolina .....	NC	L	1,043,044				1,043,044	375,000
35.	North Dakota .....	ND	L	450				450	0
36.	Ohio .....	OH	L	129,595				129,595	566,636
37.	Oklahoma .....	OK	L	88,556				88,556	505,492
38.	Oregon .....	OR	L	3,529				3,529	0
39.	Pennsylvania .....	PA	L	493,249				493,249	1,935,505
40.	Rhode Island .....	RI	L	99				99	200,000
41.	South Carolina .....	SC	L	220,418				220,418	325,448
42.	South Dakota .....	SD	L	1,376				1,376	0
43.	Tennessee .....	TN	L	183,045				183,045	309,336
44.	Texas .....	TX	L	4,031,789				4,031,789	276,669
45.	Utah .....	UT	L	658				658	0
46.	Vermont .....	VT	L	510				510	0
47.	Virginia .....	VA	L	66,155				66,155	53,000
48.	Washington .....	WA	L	16,159				16,159	0
49.	West Virginia .....	WV	L	81,347				81,347	1,152,606
50.	Wisconsin .....	WI	L	653,480				653,480	17,500
51.	Wyoming .....	WY	L	459				459	0
52.	American Samoa .....	AS	N	0				0	0
53.	Guam .....	GU	N	0				0	0
54.	Puerto Rico .....	PR	N	233				233	0
55.	U.S. Virgin Islands .....	VI	N	0				0	0
56.	Northern Mariana Islands .....	MP	N	0				0	0
57.	Canada .....	CAN	N	257				257	0
58.	Aggregate Other Aliens .....	OT	XXX	0	0	0	0	0	0
59.	Subtotal .....	XXX		11,058,924	0	0	0	11,058,924	27,003,871
90.	Reporting entity contributions for employee benefits plans .....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities .....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period .....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions .....	XXX						0	
94.	Aggregate or other amounts not allocable by State .....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business) .....	XXX		11,058,924	0	0	0	11,058,924	27,003,871
96.	Plus Reinsurance Assumed .....	XXX						0	
97.	Totals (All Business) .....	XXX		11,058,924	0	0	0	11,058,924	27,003,871
98.	Less Reinsurance Ceded .....	XXX		1,902,112				1,902,112	19,547,033
99.	Totals (All Business) less Reinsurance Ceded .....	XXX		9,156,812	0	0	0	9,156,812	7,456,838
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX		0	0	0	0	0	0

(a) Active Status Counts:

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		

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

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**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

AUGUST FILING

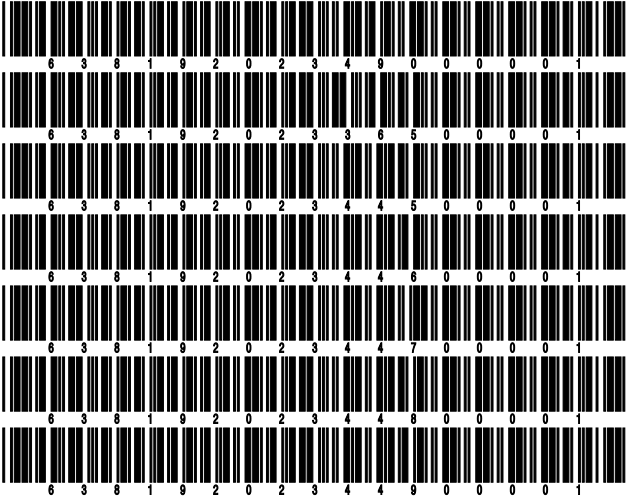
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....	N/A
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----

Explanation:

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

Bar Code:

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



**NONE**

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	4,066,674	2,121,576
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		1,000,000
2.2 Additional investment made after acquisition .....		4,000,000
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....	2	
5. Unrealized valuation increase (decrease) .....	103,093	(41,888)
6. Total gain (loss) on disposals .....		(77,212)
7. Deduct amounts received on disposals .....	13,000	2,935,788
8. Deduct amortization of premium and depreciation .....	6	14
9. Total foreign exchange change in book/adjusted carrying value .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	4,156,763	4,066,674
12. Deduct total nonadmitted amounts .....		0
13. Statement value at end of current period (Line 11 minus Line 12)	4,156,763	4,066,674

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	339,601,740	326,828,118
2. Cost of bonds and stocks acquired .....	12,494,638	53,623,229
3. Accrual of discount .....	109,158	383,281
4. Unrealized valuation increase (decrease) .....	39,692	(31,627)
5. Total gain (loss) on disposals .....	(7,747)	(428,717)
6. Deduct consideration for bonds and stocks disposed of .....	5,498,190	40,433,858
7. Deduct amortization of premium .....	90,225	439,895
8. Total foreign exchange change in book/adjusted carrying value .....	0	
9. Deduct current year's other than temporary impairment recognized .....	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	106,867	101,209
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	346,755,933	339,601,740
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12)	346,755,933	339,601,740

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1B**

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	245,009,531	11,250,996	7,925,745	537,061	248,871,843	0	0	245,009,531
2. NAIC 2 (a) .....	89,919,504	1,662,402	1,585,813	(517,828)	89,478,265	0	0	89,919,504
3. NAIC 3 (a) .....	741,352	0	0	(290)	741,062	0	0	741,352
4. NAIC 4 (a) .....	0	0	0	0	0	0	0	0
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	0
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	0
7. Total Bonds	335,670,387	12,913,398	9,511,558	18,943	339,091,170	0	0	335,670,387
PREFERRED STOCK								
8. NAIC 1 .....	0	0	0	0	0	0	0	
9. NAIC 2 .....	0	0	0	0	0	0	0	
10. NAIC 3 .....	0	0	0	0	0	0	0	
11. NAIC 4 .....	0	0	0	0	0	0	0	
12. NAIC 5 .....	0	0	0	0	0	0	0	
13. NAIC 6 .....	0	0	0	0	0	0	0	
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	335,670,387	12,913,398	9,511,558	18,943	339,091,170	0	0	335,670,387

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

NAIC 1 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	0	xxx	0	0	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	1,399,718
2. Cost of short-term investments acquired .....		1,573,151
3. Accrual of discount .....		1,366
4. Unrealized valuation increase (decrease) .....		0
5. Total gain (loss) on disposals .....		(526)
6. Deduct consideration received on disposals .....		2,973,709
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	5,100,074	2,158,118
2. Cost of cash equivalents acquired .....	7,186,371	9,270,890
3. Accrual of discount .....		2,552
4. Unrealized valuation increase (decrease) .....		0
5. Total gain (loss) on disposals .....	3,213	(167)
6. Deduct consideration received on disposals .....	10,848,095	6,331,319
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,441,563	5,100,074
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	1,441,563	5,100,074



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

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

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

**N O N E**

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

**N O N E**

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4									
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
6099999. Total - Unaffiliated									0	0	0	XXX
6199999. Total - Affiliated									0	0	0	XXX
6299999 - Totals									0	0	0	XXX

SCHEDULE BA - PART 3

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
	RELATED PARTY LOAN		OH	JAY HARDY	06/30/2020	03/10/2023	13,000					0		13,000	13,000			0	
2999999. Collateral Loans - Unaffiliated								13,000	0	0	0	0	0	13,000	13,000	0	0	0	0
6099999. Total - Unaffiliated								13,000	0	0	0	0	0	13,000	13,000	0	0	0	0
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals								13,000	0	0	0	0	0	13,000	13,000	0	0	0	0

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
33851M-AA-0 .....	FSMT 219INV A1 2.500% 2041 .....	.....	.....01/12/2023 .....	Undefined .....	.....	.....435,642 .....	.....503,269 .....	.....35 .....	1.A FE .....
54627R-AR-1 .....	LOUISIANA LOC GOVT 5.081% 2031 .....	.....	.....03/22/2023 .....	JP MORGAN .....	.....	.....475,000 .....	.....475,000 .....	.....0 .....	1.A FE .....
927781-VW-1 .....	VIRGINIA COLLEGE BA 5.500% 2030 .....	.....	.....03/21/2023 .....	CITIGROU .....	.....	.....517,770 .....	.....500,000 .....	.....1,681 .....	1.B FE .....
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,428,412	1,478,269	1,716	XXX
031162-DT-4 .....	AMGEN INC 5.650% 2053 .....	.....	.....03/01/2023 .....	CITIGROU .....	.....	.....199,712 .....	.....200,000 .....	.....0 .....	2.A FE .....
04248N-AA-1 .....	ARMYHW 2005 1A 5.524% 2050 .....	.....	.....02/08/2023 .....	WELLS FARGO .....	.....	.....623,847 .....	.....594,322 .....	.....5,016 .....	1.D FE .....
05522R-DF-2 .....	BACCT 2022-2 A 5.000% 2028 .....	.....	.....03/02/2023 .....	MERRILL .....	.....	.....499,258 .....	.....500,000 .....	.....1,458 .....	1.A FE .....
05538U-AA-1 .....	BB-UBS TR 2012-SHOW .....	.....	.....01/13/2023 .....	Undefined .....	.....	.....203,132 .....	.....218,000 .....	.....249 .....	1.A FE .....
09203B-AG-6 .....	BLACK 2022-1A B 7.431% 2035 .....	.....	.....03/27/2023 .....	ROBERT W. BAIRD .....	.....	.....975,000 .....	.....1,000,000 .....	.....19,815 .....	1.C FE .....
24460A-AE-0 .....	DPATH 2023-1A B1 0.000% 2035 .....	.....	.....03/08/2023 .....	GREENSLEDGE .....	.....	.....500,000 .....	.....500,000 .....	.....0 .....	1.C FE .....
24460A-AG-5 .....	DPATH 2023-1A C 0.000% 2035 .....	.....	.....03/08/2023 .....	GREENSLEDGE .....	.....	.....500,000 .....	.....500,000 .....	.....0 .....	1.F FE .....
29449W-AQ-0 .....	EQUITABLE FINANCIAL LIFE 5.45% 28 .....	.....	.....03/01/2023 .....	JP MORGAN .....	.....	.....299,649 .....	.....300,000 .....	.....0 .....	1.E FE .....
33852D-AB-7 .....	FSMT 211 A2 2.500% 2051 .....	.....	.....02/01/2023 .....	CITIGROU .....	.....	.....351,807 .....	.....431,742 .....	.....632 .....	1.A FE .....
36260R-AB-5 .....	GSMBS 2020-PJ6 A2 2.500% 2051 .....	.....	.....03/28/2023 .....	CITIGROU .....	.....	.....491,734 .....	.....592,451 .....	.....1,193 .....	1.A FE .....
39809G-AC-9 .....	GIWOLF 2018-1A A2 6.555% 2031 .....	.....	.....01/30/2023 .....	SELECT ONE .....	.....	.....1,475,250 .....	.....1,500,000 .....	.....1,093 .....	1.C FE .....
477164-AA-5 .....	JETBLUE AIRWAYS CORP 4.000% 2031 .....	.....	.....02/23/2023 .....	ROBERT W. BAIRD .....	.....	.....399,798 .....	.....434,563 .....	.....4,925 .....	1.F FE .....
65473P-AN-5 .....	NISOURCE INC 5.250% 2028 .....	.....	.....03/21/2023 .....	JP MORGAN .....	.....	.....179,692 .....	.....180,000 .....	.....0 .....	2.B FE .....
677071-AU-6 .....	OHANA 2007A I 6.000% 2051 .....	.....	.....02/08/2023 .....	WELLS FARGO .....	.....	.....711,745 .....	.....647,547 .....	.....13,922 .....	1.D FE .....
810064-AA-3 .....	SCOTT 23SFS A 5.910% 2028 .....	.....	.....03/01/2023 .....	GOLMAN S .....	.....	.....400,000 .....	.....400,000 .....	.....1,051 .....	1.A FE .....
81744Y-AB-2 .....	SEQUOIA MTG TR 2013-4 2.5% 2043 .....	.....	.....03/23/2023 .....	HILLTOP .....	.....	.....55,418 .....	.....66,221 .....	.....97 .....	1.A FE .....
82281E-BR-7 .....	SHELLPOINT .....	.....	.....03/17/2023 .....	CITIGROU .....	.....	.....201,187 .....	.....215,750 .....	.....360 .....	1.A FE .....
89173H-AA-4 .....	TPMT 2017-2 A1 2.750% 2057 .....	.....	.....03/02/2023 .....	CITIGROU .....	.....	.....478,813 .....	.....485,488 .....	.....185 .....	1.A FE .....
898813-AV-2 .....	TUCSON ELECTRIC POWER CO 5.500% 20 .....	.....	.....02/13/2023 .....	VARIOUS .....	.....	.....984,707 .....	.....985,000 .....	.....0 .....	1.G FE .....
92857W-BZ-2 .....	VODAFONE GROUP PLC 5.750% 2063 .....	.....	.....02/07/2023 .....	MERRILL .....	.....	.....733,814 .....	.....740,000 .....	.....0 .....	2.B FE .....
67077M-BA-5 .....	NUTRIEN LTD 4.900% 2028 .....	.....	.....03/23/2023 .....	VARIOUS .....	.....	.....249,888 .....	.....250,000 .....	.....0 .....	2.B FE .....
67077M-BB-3 .....	NUTRIEN LTD 5.800% 2053 .....	.....	.....03/23/2023 .....	VARIOUS .....	.....	.....299,296 .....	.....300,000 .....	.....0 .....	2.B FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,813,747	11,041,084	49,996	XXX
2509999997. Total - Bonds - Part 3						12,242,159	12,519,353	51,712	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						12,242,159	12,519,353	51,712	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
74316J-56-5 .....	MUZ US HIGH YIELD BOND .....	.....	.....03/01/2023 .....	AAM .....	.....5,918.208 .....	.....45,967 .....	.....	.....0 .....	.....
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						45,967	XXX	0	XXX
62848D-10-7 .....	MUZINICH BDC, INC .....	.....	.....02/28/2023 .....	Undefined .....	.....193.317 .....	.....206,511 .....	.....	.....0 .....	.....
5029999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other						206,511	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						252,478	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						252,478	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						252,478	XXX	0	XXX
6009999999 - Totals						12,494,637	XXX	51,712	XXX

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..12559Y-AB-1	CIM TRUST .....		03/28/2023	VARIOUS .....		5,507	5,507	5,645	5,467	0	24	0	24	0	5,491	0	17	17	18	07/25/2050	1.A FM
..38374F-3P-7	GNMA 2004-026 GE .....		03/16/2023	PRINCIPAL RECEIPT .....		5,014	5,014	4,580	4,939	0	75	0	75	0	5,014	0	0	0	41	04/16/2034	1.A FE
..38378K-QE-2	GNMA 2013-072 A .....		03/16/2023	PRINCIPAL RECEIPT .....		2,738	2,738	2,780	2,834	0	(96)	0	(96)	0	2,738	0	0	0	9	10/16/2046	1.A FE
..82281E-AA-5	SHELLPOINT .....		03/27/2023	PRINCIPAL RECEIPT .....		1,567	1,567	1,603	1,601	0	(34)	0	(34)	0	1,567	0	0	0	9	11/25/2046	1.A FM
..95002T-AA-2	WELLS FARO MBS .....		03/27/2023	PRINCIPAL RECEIPT .....		4,786	4,786	4,943	4,937	0	(151)	0	(151)	0	4,786	0	0	0	22	06/25/2050	1.A FM
..97651L-AC-5	WINWATER MTG LN .....		03/20/2023	PRINCIPAL RECEIPT .....		874	874	900	898	0	(24)	0	(24)	0	874	0	0	0	5	06/20/2045	1.A FM
0109999999 Subtotal - Bonds - U.S. Governments						20,486	20,486	20,451	20,676	0	(206)	0	(206)	0	20,470	0	17	17	104	XXX	XXX
..31418D-UH-3	FANNIE MAE .....		03/27/2023	PRINCIPAL RECEIPT .....		17,157	17,157	17,838	17,821	0	(664)	0	(664)	0	17,157	0	0	0	69	11/01/2050	1.A FE
..3128MJ-SB-2	FG .....		03/15/2023	PRINCIPAL RECEIPT .....		3,317	3,317	3,261	3,264	0	53	0	53	0	3,317	0	0	0	18	10/01/2048	1.A FE
..31394Y-H9-8	FHLMC 2793 PE .....		03/15/2023	PRINCIPAL RECEIPT .....		2,609	2,609	2,339	2,602	0	8	0	8	0	2,609	0	0	0	20	05/15/2034	1.A FE
..31395M-DU-0	FHLMC 2934 KG .....		03/15/2023	PRINCIPAL RECEIPT .....		1,641	1,641	1,600	1,640	0	2	0	2	0	1,641	0	0	0	13	02/15/2035	1.A FE
..3132V3-3P-7	FHLMC PC GOLD FG0559805 .....		03/15/2023	PRINCIPAL RECEIPT .....		1,464	1,464	1,522	1,518	0	(55)	0	(55)	0	1,464	0	0	0	11	11/01/2048	1.A FE
..3140HC-CG-9	FN BJ9970 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,912	1,912	1,949	1,946	0	(34)	0	(34)	0	1,912	0	0	0	13	05/01/2043	1.A FE
..314009-H8-9	FN CA2054 .....		03/27/2023	PRINCIPAL RECEIPT .....		3,471	3,471	3,609	3,599	0	(128)	0	(128)	0	3,471	0	0	0	17	07/01/2048	1.A FE
..31418C-XM-1	FN MA3383 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,143	1,143	1,189	1,187	0	(44)	0	(44)	0	1,143	0	0	0	7	06/01/2048	1.A FE
..31418D-FQ-0	FN MA3774 .....		03/27/2023	PRINCIPAL RECEIPT .....		6,245	6,245	6,340	6,335	0	(89)	0	(89)	0	6,245	0	0	0	30	09/01/2049	1.A FE
..31418C-Z9-8	FNMA .....		03/27/2023	PRINCIPAL RECEIPT .....		4,537	4,537	4,599	4,595	0	(58)	0	(58)	0	4,537	0	0	0	30	09/01/2048	1.A FE
..31394U-KE-1	FNMA 2005-102 PG .....		03/27/2023	PRINCIPAL RECEIPT .....		3,704	3,704	3,459	3,688	0	16	0	16	0	3,704	0	0	0	30	11/25/2035	1.A FE
..3132DV-FQ-4	FNMA FR SD8083 .....		03/27/2023	VARIOUS .....		1,954	1,954	2,036	2,032	0	(55)	0	(55)	0	1,977	0	(23)	(23)	8	08/01/2050	1.A FE
..3132DV-7J-8	FNMA FR SD8097 .....		03/27/2023	VARIOUS .....		4,094	4,094	4,094	4,094	0	0	0	0	0	4,094	0	0	0	13	08/01/2050	1.A FE
..31418D-Q8-8	FNMA MA4078 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,872	1,872	1,957	1,954	0	(81)	0	(81)	0	1,872	0	0	0	8	07/01/2050	1.A FE
..31412U-Y6-1	FNMA POOL - 935533 .....		03/27/2023	PRINCIPAL RECEIPT .....		598	598	610	598	0	(4)	0	(4)	0	598	0	0	0	4	08/01/2039	1.A FE
..31416B-NK-0	FNMA POOL - 995094 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,351	1,351	1,442	1,366	0	(15)	0	(15)	0	1,351	0	0	0	11	11/01/2035	1.A FE
..31417G-ZP-4	FNMA POOL - AB9749 .....		03/27/2023	PRINCIPAL RECEIPT .....		10,965	10,965	10,876	10,897	0	68	0	68	0	10,965	0	0	0	63	06/01/2043	1.A FE
..31417M-QQ-9	FNMA POOL - AC3162 .....		03/27/2023	PRINCIPAL RECEIPT .....		2,831	2,831	2,932	2,835	0	(3)	0	(3)	0	2,831	0	0	0	21	10/01/2024	1.A
..31417S-AA-8	FNMA POOL - AC5400 .....		03/27/2023	PRINCIPAL RECEIPT .....		736	736	745	737	0	(2)	0	(2)	0	736	0	0	0	5	10/01/2039	1.A FE
..31418S-CJ-6	FNMA POOL - AD4572 .....		03/27/2023	PRINCIPAL RECEIPT .....		684	684	712	691	0	(6)	0	(6)	0	684	0	0	0	6	05/01/2040	1.A FE
..31418T-D5-3	FNMA POOL - AD5523 .....		03/27/2023	PRINCIPAL RECEIPT .....		2,051	2,051	2,083	2,059	0	(7)	0	(7)	0	2,051	0	0	0	20	06/01/2040	1.A FE
..31419C-D3-4	FNMA POOL - AE1921 .....		03/27/2023	PRINCIPAL RECEIPT .....		361	361	371	362	0	(1)	0	(1)	0	361	0	0	0	3	09/01/2040	1.A FE
..3138A9-CX-0	FNMA POOL - AH7285 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,501	1,501	1,475	1,495	0	6	0	6	0	1,501	0	0	0	7	03/01/2041	1.A FE
..3138AD-HM-0	FNMA POOL - AI0235 .....		03/27/2023	PRINCIPAL RECEIPT .....		1,672	1,672	1,684	1,672	0	0	0	0	0	1,672	0	0	0	10	05/01/2026	1.A FE
..31417Y-TU-1	FNMA POOL - MA0562 .....		03/27/2023	PRINCIPAL RECEIPT .....		532	532	556	539	0	(7)	0	(7)	0	532	0	0	0	4	11/01/2040	1.A FE
..31417Y-W3-7	FNMA POOL - MA0665 .....		03/27/2023	PRINCIPAL RECEIPT .....		2,655	2,655	2,669	2,660	0	(5)	0	(5)	0	2,655	0	0	0	15	02/01/2041	1.A FE
..31418D-ET-5	FNMA POOL MA3745 .....		03/27/2023	PRINCIPAL RECEIPT .....		7,183	7,183	7,398	7,386	0	(203)	0	(203)	0	7,183	0	0	0	41	08/01/2049	1.A FE
..31418D-ZL-5	FNMA POOL MA4378 .....		03/27/2023	PRINCIPAL RECEIPT .....		19,011	19,011	19,157	19,154	0	(143)	0	(143)	0	19,011	0	0	0	63	07/01/2051	1.A FE
..3140JG-LW-3	FNMA-PASS THRU .....		03/27/2023	VARIOUS .....		3,749	3,749	3,894	3,886	0	(61)	0	(61)	0	3,826	0	(77)	(77)	21	12/01/2048	1.A FE
..3132DV-4L-6	FR FNMA .....		03/27/2023	VARIOUS .....		1,523	1,523	1,598	1,594	0	(36)	0	(36)	0	1,558	0	(35)	(35)	11	10/01/2049	1.A FE
..3132DV-3Y-9	FR FNMA SD8015 .....		03/27/2023	VARIOUS .....		7,928	7,928	7,861	7,865	0	33	0	33	0	7,898	0	30	30	29	10/01/2049	1.A FE
..3137FP-J5-5	FREDDIE MAC FHMS .....		03/27/2023	PRINCIPAL RECEIPT .....		32,677	32,677	33,328	32,990	0	(313)	0	(313)	0	32,677	0	0	0	204	07/25/2025	1.A FE
..33851M-AA-0	FSMT 2191NV A1 2.500% 2041 .....		03/27/2023	VARIOUS .....		458,628	458,628	457,344	447,611	0	1,155	0	1,155	0	458,654	0	(26)	(26)	118	09/25/2041	1.A FM
..61772L-AJ-0	MSRM 212 A3 2.5 5/25/51 .....		03/27/2023	PRINCIPAL RECEIPT .....		6,150	6,150	6,235	6,231	0	(81)	0	(81)	0	6,150	0	0	0	22	05/25/2051	1.A FM
..81747K-AA-1	SEQUOIA MORTGAGE TRUST .....		03/27/2023	PRINCIPAL RECEIPT .....		6,754	6,754	7,040	7,044	0	(290)	0	(290)	0	6,754	0	0	0	25	03/25/2051	1.A FM
0909999999 Subtotal - Bonds - U.S. Special Revenues						624,660	692,899	625,802	615,950	0	(1,044)	0	(1,044)	0	624,791	0	(131)	(131)	990	XXX	XXX
..008414-AA-2	ABMT 131 A1 .....		03/27/2023	VARIOUS .....		2,005	2,005	2,036	2,033	0	(23)	0	(23)	0	2,010	0	(5)	(5)	9	07/25/2043	1.A FM
..00842C-AC-9	ABMT 2015-7 A3 3.500% 2045 .....		03/27/2023	SELECT ONE .....		12,568	12,568	10,997	10,997	0	7	0	7	0	11,004	0	1,564	1,564	79	10/25/2045	1.A FM
..00392#-AA-0	ABTEEN VENTURES LLC .....		03/16/2023	VARIOUS .....		14,376	14,376	14,376	14,376	0	0	0	0	0	14,376	0	0	0	94	08/15/2039	1.B PL

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..05377R-CU-6	AESOP 172 A 2024 .....		03/21/2023	SELECT ONE .....		100,000	100,000	100,078	100,051	0	(6)	0	(6)	0	100,045	0	(45)	(45)	495	03/20/2024	1.A FE
.01166V-AA-7	ALASKA AIRLINES .....		02/15/2023	SELECT ONE .....		19,597	19,597	19,637	19,624	0	(1)	0	(1)	0	19,624	0	(27)	(27)	470	08/15/2027	1.G FE
.63681#-AA-8	AMAZON.COM, INC .....		03/10/2023	VARIOUS .....		3,497	3,497	3,497	3,497	0	0	0	0	0	3,497	0	0	0	15	10/10/2042	1.D FE
..00458*-AF-6	AQUASURE FINANCE PTY LTD .....		01/19/2023	JP MORGAN .....		6,035	6,035	6,035	6,035	0	0	0	0	0	6,035	0	0	0	130	01/12/2034	1.G FE
..04774#-AA-0	ATLANTA FALCONS STADIUM COMPANY LL .....		03/01/2023	Sink PMT @ 100.0000000 .....		4,711	4,711	4,711	4,711	0	0	0	0	0	4,711	0	0	0	85	09/01/2042	2.B PL
..04774#-AB-8	ATLANTA FALCONS STADIUM COMPANY LL .....		03/01/2023	Sink PMT @ 100.0000000 .....		3,365	3,365	3,365	3,365	0	0	0	0	0	3,365	0	0	0	60	09/01/2042	2.B PL
..05523#-AA-1	BAE SYSTEMS PLC .....		03/15/2023	PRUDENTIAL .....		3,695	3,695	3,695	3,695	0	0	0	0	0	3,695	0	0	0	21	09/30/2042	2.B
..115637-AM-2	BROWN-FORMAN CORP .....		01/17/2023	MATURITY .....		765,000	765,000	728,883	764,790	0	210	0	210	0	765,000	0	0	0	8,606	01/15/2023	1.G FE
..12530M-AE-5	CF HIPPOLYTA .....		01/18/2023	PRINCIPAL RECEIPT .....		2,216	2,216	2,216	2,216	0	0	0	0	0	2,216	0	0	0	3	03/15/2061	1.D FE
..172967-GL-9	CITIGROUP INC .....		03/01/2023	MATURITY .....		900,000	900,000	858,375	899,090	0	910	0	910	0	900,000	0	0	0	15,188	03/01/2023	1.G FE
..22537C-AA-7	CREDIT ACCEP AUTO LOAN .....		03/15/2023	PRINCIPAL RECEIPT .....		25,433	25,433	25,433	25,433	0	0	0	0	0	25,433	0	0	0	61	02/15/2030	1.A FE
..24703W-AB-5	DEFT 221 A2 2.110% 2027 .....		03/22/2023	SELECT ONE .....		73,103	73,103	73,101	73,101	0	0	0	0	0	73,102	0	2	2	223	08/23/2027	1.A FE
..29252V-AA-3	ENCINA EQUIPMENT FINANCE 2022-1 LL .....		03/16/2023	SELECT ONE .....		72,173	72,173	72,172	72,172	0	0	0	0	0	72,172	0	0	0	388	08/16/2027	1.A FE
..314353-AA-1	FEDERAL EXPRESS CORP 2020-1 .....		02/22/2023	SELECT ONE .....		20,052	20,052	20,052	20,052	0	0	0	0	0	20,052	0	0	0	188	02/20/2034	1.D FE
..30288*-AA-8	FLNG LIQUEFACTION 2 LLC .....		03/31/2023	GOLDMAN .....		20,500	20,500	20,500	20,500	0	0	0	0	0	20,500	0	0	0	465	03/31/2038	2.B FE
..34532N-AC-9	FORDO 2021-A .....		03/16/2023	PRINCIPAL RECEIPT .....		29,314	29,314	29,312	29,312	0	2	0	2	0	29,314	0	0	0	14	08/15/2025	1.A FE
..33852D-AB-7	FSMT 211 A2 2.500% 2051 .....		03/27/2023	VARIOUS .....		356,885	436,990	356,418	354,409	0	140	0	140	0	356,604	0	281	281	1,545	02/27/2051	1.A FM
..36264D-AB-2	GS MBS 21PJ2 .....		03/27/2023	VARIOUS .....		4,168	4,168	4,340	4,279	0	(70)	0	(70)	0	4,209	0	(41)	(41)	17	06/01/2051	1.A FM
..41284U-AE-4	HDMOT 2020-A A4 1.930% 2027 .....		03/16/2023	SELECT ONE .....		14,981	14,981	14,705	14,710	0	13	0	13	0	14,723	0	259	259	72	04/15/2027	1.A FE
..43283B-AA-1	HGVT 221D A 2034 .....		03/20/2023	SELECT ONE .....		19,604	19,604	19,602	19,602	0	0	0	0	0	19,602	0	2	2	110	06/20/2034	1.A FE
..43283G-AA-0	HGVT 222 A 4.300% 2037 .....		03/27/2023	SELECT ONE .....		5,334	5,334	5,333	5,333	0	0	0	0	0	5,333	0	1	1	31	01/26/2037	1.A FE
..43815N-AD-6	HONDA AUTO RECIEVABLES OWN TR .....		01/18/2023	SELECT ONE .....		204,040	204,040	203,998	204,021	0	0	0	0	0	204,022	0	19	19	315	08/15/2025	1.A FE
..45082#-AA-0	IBERIA 2019-1 ENHANCED EQUIP .....		03/20/2023	Sink PMT @ 100.0000000 .....		6,538	6,538	6,538	6,538	0	0	0	0	0	6,538	0	0	0	63	05/20/2033	1.F PL
..46643K-AA-9	JPMIT 145 A1 .....		03/27/2023	VARIOUS .....		8,099	8,099	8,177	8,057	0	28	0	28	0	8,085	0	14	14	38	10/01/2029	1.A FM
..46651X-AQ-5	JPMIT 201A7 .....		03/27/2023	PRINCIPAL RECEIPT .....		2,553	2,553	2,671	2,856	0	(303)	0	(303)	0	2,553	0	0	0	9	07/25/2050	1.A FM
..46652V-AG-0	JPMIT 2021-4 A4 2.500% 2051 .....		03/27/2023	SELECT ONE .....		10,684	10,684	9,455	9,456	0	4	0	4	0	9,460	0	1,224	1,224	42	08/25/2051	1.A FM
..55389T-AA-9	MVIOT 211W A .....		03/20/2023	PRINCIPAL RECEIPT .....		20,100	20,100	20,095	20,093	0	8	0	8	0	20,100	0	0	0	38	01/20/2041	1.A FE
..647551-B*-0	NEW MOUNTAIN FINANCE CORPORATION .....		01/31/2023	MATURITY .....		550,000	550,000	550,000	550,000	0	0	0	0	0	550,000	0	0	0	12,276	01/30/2023	2.C PL
..66859W-AA-0	NORTHWOODS CAPITAL LTD .....		02/15/2023	BARCLAYS .....		6,757	6,757	6,757	6,757	0	0	0	0	0	6,757	0	0	0	102	11/15/2030	1.A FE
..71710T-AA-6	PGC 2021-A A1 1.460% 2033 .....		01/18/2023	SELECT ONE .....		12,711	12,711	12,710	12,710	0	0	0	0	0	12,710	0	0	0	93	07/15/2033	1.A FE
..78391Y-B#-4	RYMAN HEALTHCARE LTD 2034 .....		03/23/2023	CALLED @ 110.6866710 ...		1,106,867	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	0	0	128,375	04/28/2034	2.C Z
..81745M-AA-9	SEQUOIA MORTGAGE TRUST .....		03/27/2023	PRINCIPAL RECEIPT .....		995	995	946	974	0	21	0	21	0	995	0	0	0	4	02/25/2043	1.A FM
..81748W-AA-4	SEQUOIA MORTGAGE TRUST 2021-4 .....		03/27/2023	PRINCIPAL RECEIPT .....		6,184	6,184	6,294	6,291	0	(107)	0	(107)	0	6,184	0	0	0	24	06/25/2051	1.A FM
..81744Y-AB-2	SEQUOIA MTG TR 2013-4 2.5% 2043 .....		03/27/2023	VARIOUS .....		6,662	6,662	6,428	6,428	0	1	0	1	0	6,431	0	231	231	29	04/25/2043	1.A FM
..82281E-BR-7	SHELLPOINT .....		03/27/2023	PRINCIPAL RECEIPT .....		10,184	10,184	10,278	10,270	0	(86)	0	(86)	0	10,184	0	0	0	51	10/25/2031	1.A FM
..82436#-AA-6	SHERWIN WILLIAMS CTL TRUST 2017 SH .....		03/15/2023	VARIOUS .....		1,523	1,523	1,539	1,534	0	(4)	0	(4)	0	1,531	0	(7)	(7)	11	03/15/2037	2.B
..80287U-AB-5	SRT 2022-B A2 2025 .....		03/27/2023	SELECT ONE .....		37,479	37,479	37,476	37,477	0	0	0	0	0	37,477	0	2	2	179	05/20/2025	1.A FE
..89179Y-AR-4	TPMT 211 A1 2.250% 2061 .....		03/27/2023	SELECT ONE .....		11,793	11,793	11,988	11,984	0	0	0	0	0	11,984	0	(191)	(191)	41	11/25/2061	1.A FM
..90349G-BF-1	UBS BARCLAYS COMIL MTG TR .....		03/13/2023	SELECT ONE .....		299,915	299,915	312,357	311,286	0	(31)	0	(31)	0	311,255	0	(11,340)	(11,340)	1,391	04/10/2046	1.A FM
..48258*-AA-5	VEYRON NE BEVERAGE FUNDING .....		03/15/2023	VARIOUS .....		2,012	2,012	2,012	2,012	0	0	0	0	0	2,012	0	0	0	10	12/31/2035	2.B PL
..95002F-AE-4	WELLS FARGO MORT .....		03/27/2023	PRINCIPAL RECEIPT .....		9,486	9,486	9,728	9,882	0	(396)	0	(396)	0	9,486	0	0	0	45	09/26/2049	1.A FM
..949930-AD-3	WFMS 222 A4 2.500% 2051 .....		03/27/2023	SELECT ONE .....		3,551	3,551	3,124	3,125	0	2	0	2	0	3,127	0	424	424	19	12/15/2051	1.A FM
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,796,745	4,769,983	4,621,440	4,694,318	0	319	0	319	0	4,697,513	0	(7,633)	(7,633)	171,524	XXX	XXX
2509999997. Total - Bonds - Part 4						5,441,891	5,483,368	5,267,693	5,330,944	0	(931)	0	(931)	0	5,342,774	0	(7,747)	(7,747)	172,618	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						5,441,891	5,483,368	5,267,693	5,330,944	0	(931)	0	(931)	0	5,342,774	0	(7,747)	(7,747)	172,618	XXX	XXX

STATEMENT AS OF MARCH 31, 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
4509999997.	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998.	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999.	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
..313380-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI .....	.....	03/06/2023	FEDERAL HOME LOAN BANK	.....563,000	.....56,300	.....	.....56,300	.....56,300	.....0	.....0	.....0	.....0	.....0	.....56,300	.....0	.....0	.....0	.....0	.....	.....
5019999999.	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					56,300	XXX	56,300	56,300	0	0	0	0	0	56,300	0	0	0	0	XXX	XXX
5989999997.	Total - Common Stocks - Part 4					56,300	XXX	56,300	56,300	0	0	0	0	0	56,300	0	0	0	0	XXX	XXX
5989999998.	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999.	Total - Common Stocks					56,300	XXX	56,300	56,300	0	0	0	0	0	56,300	0	0	0	0	XXX	XXX
5999999999.	Total - Preferred and Common Stocks					56,300	XXX	56,300	56,300	0	0	0	0	0	56,300	0	0	0	0	XXX	XXX
6009999999	- Totals					5,498,191	XXX	5,323,993	5,387,244	0	(931)	0	(931)	0	5,399,074	0	(7,747)	(7,747)	172,618	XXX	XXX

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

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**

## SCHEDULE E - PART 1 - CASH

[illegible]



## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]