

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)	409,461,624		409,461,624	332,172,837
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	5,298,364		5,298,364	7,428,893
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 (\$ (135,986) , Schedule E - Part 1), cash equivalents (\$ 8,928,715 , Schedule E - Part 2) and short-term investments (\$ 4,925,824 , Schedule DA)	13,718,553		13,718,553	10,330,193
6. Contract loans (including \$ premium notes)	566,300		566,300	526,499
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	912,128		912,128	4,066,674
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)	429,956,969	0	429,956,969	354,525,096
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	3,719,937		3,719,937	2,899,562
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	31,434		31,434	24,015
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,555,625		2,555,625	2,509,751
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,390,886		2,390,886	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	18,157		18,157	19,916
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	226,246		226,246	0
18.2 Net deferred tax asset	3,380,842	1,202,441	2,178,401	2,184,996
19. Guaranty funds receivable or on deposit	1,663		1,663	6,710
20. Electronic data processing equipment and software	427,626	409,042	18,584	13,162
21. Furniture and equipment, including health care delivery assets (\$)			0	(1)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	5,138		5,138	3,675
24. Health care (\$) and other amounts receivable	255,839	255,839	0	0
25. Aggregate write-ins for other than invested assets	192,659	174,409	18,250	45,600
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	443,163,019	2,041,731	441,121,288	362,232,482
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	443,163,019	2,041,731	441,121,288	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 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premiums Receivable	7,420	7,420	0	0
2502. Prepaid Expenses	166,989	166,989	0	0
2503. Fees for Deposit-type Contracts	18,250		18,250	45,600
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)	192,659	174,409	18,250	45,600

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 270,659,323 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	270,659,323	263,448,176
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	80,714,663	17,568,095
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	2,233,419	2,413,223
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	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)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
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)	35,817	32,888
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
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	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	3,342,728
9.4 Interest maintenance reserve (IMR, Line 6)	2,746,813	2,950,194
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	0	0
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	812,526	682,446
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	156,390	172,487
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	148,696
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee	1,731,102	1,614,081
18. Amounts held for agents' account, including \$ agents' credit balances	1,473,008	1,696,105
19. Remittances and items not allocated	1,769,606	1,638,440
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 54,703,000 and interest thereon \$	54,703,000	46,236,000
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,403,322	1,920,793
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	0	0
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	1	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	419,438,989	343,864,352
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	419,438,989	343,864,352
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock	0	0
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)	16,073,429	12,759,260
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	19,157,799	15,843,630
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	21,682,299	18,368,130
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	441,121,288	362,232,482
DETAILS OF WRITE-INS		
2501. Rounding	1	0
2502.	0	0
2503.	0	0
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)	1	0
3101.	0	0
3102.	0	0
3103.	0	0
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	0
3402.	0	0
3403.	0	0
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 2023 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. 8)	37,391,438	40,500,846
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	14,177,860	10,958,637
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	210,332	335,040
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)	2,072,207	3,947,717
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	233,265	319,729
8.3 Aggregate write-ins for miscellaneous income	753,629	307,116
9. Total (Lines 1 to 8.3)	54,838,731	56,369,085
10. Death benefits	29,388,900	30,551,786
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	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	335,413	295,859
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(685,296)	(133,329)
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	7,211,148	8,247,402
20. Totals (Lines 10 to 19)	36,250,165	38,961,718
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,573,063	8,886,577
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)	4,532,878	4,042,872
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,157,638	1,278,129
25. Increase in loading on deferred and uncollected premiums	(120,520)	(128,800)
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)	50,393,224	53,040,496
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,445,507	3,328,589
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)	4,445,507	3,328,589
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	856,489	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)	3,589,018	2,238,145
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 8,141 (excluding taxes of \$ 1,848 transferred to the IMR)	30,625	(98,210)
35. Net income (Line 33 plus Line 34)	3,619,643	2,139,935
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	18,368,130	17,005,110
37. Net income (Line 35)	3,619,643	2,139,935
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 5,725	40,526	(58,077)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(52,846)	546,780
41. Change in nonadmitted assets	189,381	(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	0
44. Change in asset valuation reserve	(482,529)	(423,613)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		(100,000)
52. Dividends to stockholders		0
53. Aggregate write-ins for gains and losses in surplus	0	(36)
54. Net change in capital and surplus for the year (Lines 37 through 53)	3,314,175	1,363,019
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	21,682,304	18,368,130
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	753,629	307,116
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	753,629	307,116
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
5301. Rounding		(36)
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	(36)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	37,463,354	40,658,032
2. Net investment income	16,032,872	10,421,869
3. Miscellaneous income	3,059,101	4,574,562
4. Total (Lines 1 through 3)	56,555,327	55,654,463
5. Benefit and loss related payments	34,952,436	30,605,986
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	17,222,606	14,292,923
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,241,420	1,584,983
10. Total (Lines 5 through 9)	53,416,462	46,483,892
11. Net cash from operations (Line 4 minus Line 10)	3,138,865	9,170,571
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	19,381,941	40,289,649
12.2 Stocks	3,675,311	43,000
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	3,196,420	2,935,788
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	25,605	(693)
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	26,279,277	43,267,744
13. Cost of investments acquired (long-term only):		
13.1 Bonds	96,258,375	48,663,509
13.2 Stocks	1,528,170	4,959,720
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	5,000,000
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	97,786,545	58,623,229
14. Net increase/(decrease) in contract loans and premium notes	39,801	63,486
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(71,547,069)	(15,418,971)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	8,467,000	(5,473,000)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	63,146,568	11,944,030
16.5 Dividends to stockholders	0	100,000
16.6 Other cash provided (applied)	182,960	1,471,334
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	71,796,528	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)	3,388,325	1,593,964
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	10,330,468	8,736,504
19.2 End of year (Line 18 plus Line 19.1)	13,718,793	10,330,468

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	4,152,305		4,152,305									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,269,350		133,051		1,136,299							
4. Amortization of Interest Maintenance Reserve (IMR)	15,979		1,681		14,298							
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,372,141			1,372,141								
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		0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0											
9. Totals (Lines 1 to 8.3)	6,809,775	134,732	6,675,043	0	0	0	0	0	0	0	0	0
10. Death benefits	3,937,168	282,783	3,654,385									
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	20,817		20,817									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	3,545		3,545									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	227,079	(205,674)	432,753									
20. Totals (Lines 10 to 19)	4,188,609	77,109	4,111,500	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,079,518		2,079,518									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	436,599	36,402	400,197									
24. Insurance taxes, licenses and fees, excluding federal income taxes	242,701		242,701									
25. Increase in loading on deferred and uncollected premiums	(7,415)		(7,415)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0		0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	6,940,012	113,511	6,826,501	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)	(130,237)	21,221	(151,458)	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)	(130,237)	21,221	(151,458)	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(25,091)	4,089	(29,180)									
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)	(105,146)	17,132	(122,278)	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0											
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	33,239,134	33,239,134							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	10,146,698	10,146,698							
4. Amortization of Interest Maintenance Reserve (IMR)	127,711	127,711							
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		0	0	0	0	0	0	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)	43,513,543	43,513,543	0	0	0	0	0	0	0
10. Death benefits	25,451,732	25,451,732							
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	314,596	314,596							
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	(457)	(457)							
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	6,984,069	6,984,069							
20. Totals (Lines 10 to 19)	32,749,940	32,749,940	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,488,641	4,488,641							XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	3,203,572	3,203,572							
24. Insurance taxes, licenses and fees, excluding federal income taxes	914,937	914,937							
25. Increase in loading on deferred and uncollected premiums	(113,105)	(113,105)							
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)	41,243,985	41,243,985	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)	2,269,558	2,269,558	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)	2,269,558	2,269,558	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	437,262	437,262							
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)	1,832,296	1,832,296	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0								
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE ^(a)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life ^(b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	29,901,022	3,371,287	26,529,735	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	3,031,894		3,031,894									
3. Present value of disability claims incurred	0											
4. Tabular interest	1,102,027	121,536	980,491									
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	60,495							XXX		
7. Other increases (net)	60,495		60,495									
8. Totals (Lines 1 to 7)	34,095,438	3,492,823	30,602,615	0	0	0	0	0	0	0	0	0
9. Tabular cost	1,287,691	106,333	1,181,358									
10. Reserves released by death	2,585,661	220,877	2,364,784									
11. Reserves released by other terminations (net)	20,817		20,817									
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)	3,894,169	327,210	3,566,959	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	30,201,269	3,165,613	27,035,656	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	0											
17. Amount Available for Policy Loans Based upon Line 16 CSV	0											

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 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 ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	233,547,155	233,547,155	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	22,983,319	22,983,319							
3. Present value of disability claims incurred	0								
4. Tabular interest	8,261,611	8,261,611							
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	809,333	809,333							
8. Totals (Lines 1 to 7)	265,601,418	265,601,418	0	0	0	0	0	0	0
9. Tabular cost	11,877,970	11,877,970							
10. Reserves released by death	12,950,796	12,950,796							
11. Reserves released by other terminations (net)	314,596	314,596							
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)	25,143,362	25,143,362	0	0	0	0	0	0	0
15. Reserve December 31 of current year	240,458,056	240,458,056	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0								
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

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

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

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 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) 2,690,842	3,327,651
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 11,993,415	12,569,022
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) 2,277	2,277
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	..... 646,341	636,228
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans .....	..... 40,227	40,227
6. Cash, cash equivalents and short-term investments	(e) 252,569	361,564
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	..... 318,962	318,948
9. Aggregate write-ins for investment income .....	..... 0	0
10. Total gross investment income	15,944,633	17,255,917
11. Investment expenses	(g) 3,078,057	.....
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)	0
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	3,078,057
17. Net investment income (Line 10 minus Line 16) .....	.....	14,177,860
DETAILS OF WRITE-INS		
0901. .....	.....	.....
0902. .....	.....	.....
0903. .....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	..... 0	0
1501. .....	.....	.....
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	..... 0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	..... 0	0

(a) Includes \$ 808,565 accrual of discount less \$ 405,881 amortization of premium and less \$ 435,894 paid for accrued interest on purchases.

(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 5,691 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 \$ 88,234 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	51	0	51	0	0
1.1 Bonds exempt from U.S. tax .....	..... 0	.....	..... 0	.....	.....
1.2 Other bonds (unaffiliated)	9,659	0	9,659	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	(910)	0	(910)	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	13,161	0	13,161	4,363	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans .....	..... 0	.....	..... 0	.....	.....
4. Real estate .....	..... 0	.....	..... 0	.....	.....
5. Contract loans .....	..... 0	.....	..... 0	.....	.....
6. Cash, cash equivalents and short-term investments	25,605	.....	25,605	.....	.....
7. Derivative instruments .....	..... 0	.....	..... 0	.....	.....
8. Other invested assets	0	0	0	41,888	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	47,566	0	47,566	46,251	0
DETAILS OF WRITE-INS			.....	.....	.....
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 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	19,885	202	19,683					
2. Deferred and accrued	1,217,208	24,845	1,192,363					
3. Deferred , accrued and uncollected:								
3.1 Direct	1,237,094	25,047	1,212,047					
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	1,237,094	25,047	1,212,047	0	0	0	0	0
4. Advance								
5. Line 3.4 - Line 4	13,054	83	12,971					
6. Collected during year:								
6.1 Direct	2,794,284	25,103	2,769,181					
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	2,794,284	25,103	2,769,181	0	0	0	0	0
7. Line 5 + Line 6.4	4,018,324	50,067	3,968,257	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	1,279,328	14,818	1,264,510	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	2,738,996	35,250	2,703,746					
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	2,738,996	35,250	2,703,746	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	25,975,909	3,892,269	22,083,640					
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	25,975,909	3,892,269	22,083,640	0	0	0	0	0
RENEWAL								
11. Uncollected	38,012	1,605	36,407					
12. Deferred and accrued	3,168,354	71,031	3,097,323					
13. Deferred, accrued and uncollected:								
13.1 Direct	3,206,366	72,636	3,133,730					
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	3,206,366	72,636	3,133,730	0	0	0	0	0
14. Advance								
15. Line 13.4 - Line 14	22,763		22,763					
16. Collected during year:								
16.1 Direct	3,183,603	72,636	3,110,967	0	0	0	0	0
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	0							
16.4 Net	3,183,603	72,636	3,110,967	0	0	0	0	0
17. Line 15 + Line 16.4	16,018,878	7,572,147	8,446,731					
18. Prior year (uncollected + deferred and accrued - advance)								
19. Renewal premiums and considerations:								
19.1 Direct	15,666,063	7,214,315	8,451,748					
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	0							
19.4 Net (Line 17 - Line 18)	15,666,063	7,214,315	8,451,748	0	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	44,380,968	11,141,834	33,239,134	0	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	6,989,530	6,989,530	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	37,391,438	4,152,304	33,239,134	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0							
22. All other	0							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	1,372,141	1,372,141						
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	1,372,141	1,372,141	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	700,066							700,066
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	700,066	0	0	0	0	0	0	700,066
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
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	2,072,207	1,372,141	0	0	0	0	0	700,066
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	2,072,207	1,372,141	0	0	0	0	0	700,066
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	1,313,516	14,931	1,298,585					
28. Single	3,940,758	912,805	3,027,953					
29. Renewal	1,313,885	1,151,782	162,103					
30. Deposit-type contract funds	2,004,904							2,004,904
31. Totals (to agree with Page 6, Line 21)	8,573,063	2,079,518	4,488,641	0	0	0	0	2,004,904

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7			
	1 Life	Accident and Health		4 All Other Lines of Business						
		2 Cost Containment	3 All Other							
1. Rent	135,006						135,006			
2. Salaries and wages	2,582,904						2,582,904			
3.11 Contributions for benefit plans for employees	302,882						302,882			
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	35,939						35,939			
3.32 Other agent welfare	20,646						20,646			
4.1 Legal fees and expenses	(32,418)						(32,418)			
4.2 Medical examination fees	13						13			
4.3 Inspection report fees	10,472						10,472			
4.4 Fees of public accountants and consulting actuaries	259,898						259,898			
4.5 Expense of investigation and settlement of policy claims							0			
5.1 Traveling expenses	56,637						56,637			
5.2 Advertising							0			
5.3 Postage, express, telegraph and telephone	88,435						88,435			
5.4 Printing and stationery	100,999						100,999			
5.5 Cost or depreciation of furniture and equipment	2,319						2,319			
5.6 Rental of equipment	6,943						6,943			
5.7 Cost or depreciation of EDP equipment and software	592,989						592,989			
6.1 Books and periodicals	2,894						2,894			
6.2 Bureau and association fees	37,753						37,753			
6.3 Insurance, except on real estate	55,683						55,683			
6.4 Miscellaneous losses	19,054						19,054			
6.5 Collection and bank service charges	100,080						100,080			
6.6 Sundry general expenses	11,382						11,382			
6.7 Group service and administration fees	3,208						3,208			
6.8 Reimbursements by uninsured plans							0			
7.1 Agency expense allowance							0			
7.2 Agents' balances charged off (less \$ recovered)	126,252						126,252			
7.3 Agency conferences other than local meetings	12,909						12,909			
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					3,078,057		3,078,057			
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0	0			
10. General expenses incurred	4,532,878	0	0	0	3,078,057	(b) 0	(a) 7,610,935			
11. General expenses unpaid Dec. 31, prior year	375,739				306,707		682,446			
12. General expenses unpaid Dec. 31, current year	346,390				466,136		812,526			
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)	4,562,227	0	0	0	2,918,628	0	7,480,855			
DETAILS OF WRITE-INS										
09.301.										
09.302.										
09.303.										
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0			
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	0	0	0	0	0	0	0			

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

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

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;
 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$ 0

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

	Insurance			4 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	244,310					244,310
3. State taxes on premiums	757,067					757,067
4. Other state taxes, including \$ for employee benefits	765					765
5. U.S. Social Security taxes	155,496					155,496
6. All other taxes						0
7. Taxes, licenses and fees incurred	1,157,638	0	0	0	0	1,157,638
8. Taxes, licenses and fees unpaid Dec. 31, prior year	172,487					172,487
9. Taxes, licenses and fees unpaid Dec. 31, current year	156,390					156,390
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,173,735	0	0	0	0	1,173,735

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)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC.....2008-2010	1,782,563	1,782,563			
0100002. 100% 1961 CSI ALB 4.00% NL IPC.....2010-2012	1,383,049	1,383,049			
0100003. 100% 1980 CET ALB 3.50% NL IPC.....2005-2015	171,865		41,505		130,360
0100004. 100% 1980 CET ALB 4.00% NL IPC.....2010-2010	6,486				6,486
0100005. 100% 1980 CET ALB 4.50% NL IPC.....2003-2004	11,807		11,223		584
0100006. 100% 1980 CSO ALB 3.00% CRVM CNF.....2021-2023	6,258,817		73,457		6,185,360
0100007. 100% 1980 CSO ALB 3.00% NL IPC.....2021-2023	32,151,457		893,674		31,257,783
0100008. 100% 1980 CSO ALB 3.50% CRVM CNF.....2014-2020	8,905,205		289,202		8,616,003
0100009. 100% 1980 CSO ALB 3.50% NL IPC.....2005-2020	109,965,353		5,977,266		103,988,087
0100010. 100% 1980 CSO ALB 4.00% NL IPC.....1999-2012	17,573,752		2,584,107		14,989,645
0100011. 100% 1980 CSO ALB 4.50% NL IPC.....1999-2005	4,148,241		1,641,129		2,507,112
0100012. 100% 2001 CSO ALB 3.50% CRVM CNF.....2019-2019	38,640		7,354		31,286
0100013. 100% 2001 CSO ALB 3.50% NL IPC.....2013-2019	23,236,116		642,125		22,593,991
0100014. 100% 2001 CSO ALB 4.00% NL IPC.....2005-2011	11,285,078		3,356,147		7,928,931
0100015. 100% 2017 CSO ALB (HYBRID) 3.00% CRVM CNF.....2021-2023	334,745		67,177		267,568
0100016. 100% 2017 CSO ALB (HYBRID) 3.00% NL IPC.....2021-2023	23,142,564		5,228,897		17,913,667
0100017. 100% 2017 CSO ALB (HYBRID) 3.50% CRVM CNF.....2020-2020	31,112		6,714		24,398
0100018. 100% 2017 CSO ALB (HYBRID) 3.50% NL IPC.....2020-2020	3,592,722		495,543		3,097,179
0100019. 125% 2001 CSO ALB 4.00% NL IPC.....2004-2012	26,609,751		5,718,582		20,891,169
0100020. Child Rider.....2007- 2023	30,000		1,553		28,447
0100021. 125% 2001 CSO ALB 4% NS CRVM CNF	8,505,891		8,505,891		
0100022. 125% 2001 CSO ALB 4% SM CRVM CNF	2,610,844		2,610,844		
0100023. 140% 2001 CSO ALB 4% NS CRVM CNF	2,260,043		2,260,043		
0100024. 1980 CET ALB 4% CNF	709		709		
0100025. 1980 CSO ALB 4% CRVM CNF	20,803,007		20,803,007		
0100026. 1980 CSO ALB 4.5% CRVM CNF	22,410,370		22,410,370		
0100027. 2001 CSO ALB 4% NS CRVM CNF	10,788,659		10,788,659		
0100028. 250% 2001 CSO ALB 4% NS CRVM CNF	1,292,021		1,292,021		
0100029. 250% 2001 CSO ALB 4% SM CRVM CNF	187,755		187,755		
0100030. 58 CET 3% NLP ALB...1969-1969	16,159		16,159		
0100031. 58 CET 3% NLP ANB...1970-1978	439,686		439,686		
0100032. 58 CET 3.5% NLP ALB...1979-1988	333,486		333,486		
0100033. 58 CSO 3% CRVM ALB...1983-1983	493		493		
0100034. 58 CSO 3% CRVM ANB...1969-1977	264,934		264,934		
0100035. 58 CSO 3% NLP ALB...1969-1969	4,204		4,204		
0100036. 58 CSO 3.5% CRVM ALB...1969-1988	861,709		861,709		
0100037. 80 CET 5% NLP ALB...1989-1992	25,202		25,202		
0100038. 80 CSO 4.5% CRVM ALB...1976-1992	332,015		332,015		
0100039. 80 CSO 5% CRVM ALB...1971-1992	376,936		376,936		
0199997. Totals (Gross)	342,173,447	3,165,612	98,549,779	0	240,458,056
0199998. Reinsurance ceded	71,514,124		71,514,124		
0199999. Life Insurance: Totals (Net)	270,659,323	3,165,612	27,035,655	0	240,458,056
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	246,635		246,635		
0400002. 1959 ADB 4.5% CNF	53,357		53,357		
0499997. Totals (Gross)	299,991	0	299,991	0	0
0499998. Reinsurance ceded	299,991		299,991		
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF	72,641		72,641		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF	70,122		70,122		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF	300,289		300,289		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF	37,853		37,853		
0599997. Totals (Gross)	480,905	0	480,905	0	0
0599998. Reinsurance ceded	480,905		480,905		
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1952 PER 2 1958 CSO 2.5%	93,954		93,954		
0699997. Totals (Gross)	93,954	0	93,954	0	0
0699998. Reinsurance ceded	93,954		93,954		
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. Deficiency Reserves	42,565		42,565		
0799997. Totals (Gross)	42,565	0	42,565	0	0
0799998. Reinsurance ceded	42,565		42,565		
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	270,659,323	3,165,612	27,035,655	0	240,458,056

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

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

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

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

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$

7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$

8.2 State the amount of reserves established for this business: \$

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$

9.2 State the amount of reserves established for this business: \$

9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	85,143,848	0	0	18,742	0	85,125,106
2. Deposits received during the year	133,499,774			5,000		133,494,774
3. Investment earnings credited to the account	127,408			520		126,888
4. Other net change in reserves	(568,429)					(568,429)
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	96,431,301			10,045		96,421,256
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)	121,771,300	0	0	14,217	0	121,757,083
10. Reinsurance balance at the beginning of the year	(67,575,753)	0	0	(18,742)	0	(67,557,011)
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	(26,519,116)			(4,525)		(26,514,591)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(41,056,637)	0	0	(14,217)	0	(41,042,420)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	80,714,663	0	0	0	0	80,714,663

(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) . \$ 0

ANNUAL STATEMENT FOR THE YEAR 2023 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 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
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
2. In course of settlement:								
2.1 Resisted	0							
2.11 Direct	0							
2.12 Reinsurance assumed	0							
2.13 Reinsurance ceded	0							
2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other	3,596,109	1,992,002	1,604,107					
2.21 Direct	1,417	1,417						
2.22 Reinsurance assumed	1,734,107	1,734,107						
2.23 Reinsurance ceded	1,863,419	(b) 259,312	(b) 1,604,107	(b) 0	0	(b) 0	0	0
3. Incurred but unreported:								
3.1 Direct	774,437	449,437	325,000					
3.2 Reinsurance assumed	5,000	5,000						
3.3 Reinsurance ceded	409,437	409,437						
3.4 Net	370,000	(b) 45,000	(b) 325,000	(b) 0	0	(b) 0	0	0
4. TOTALS	4,370,546	2,441,439	1,929,107	0	0	0	0	0
4.1 Direct	6,417	6,417	0	0	0	0	0	0
4.2 Reinsurance assumed	2,143,544	2,143,544	0	0	0	0	0	0
4.3 Reinsurance ceded	2,233,419	(a) 304,312	(a) 1,929,107	0	0	0	0	0

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

(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

Individual Life \$ Group Life \$, and Individual Annuities \$

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 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 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	38,780,201	13,163,922	25,616,279					
1.2 Reinsurance assumed	283,366	283,366						
1.3 Reinsurance ceded	9,494,864	9,494,864						
1.4 Net	(c) 29,568,703	3,952,424	25,616,279	0	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	4,370,546	2,441,439	1,929,107	0	0	0	0	0
2.2 Reinsurance assumed	6,417	6,417	0	0	0	0	0	0
2.3 Reinsurance ceded	2,143,544	2,143,544	0	0	0	0	0	0
2.4 Net	2,233,419	304,312	1,929,107	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0							
4. Liability December 31, prior year:								
4.1 Direct	5,139,536	3,045,881	2,093,655	0	0	0		
4.2 Reinsurance assumed	7,000	7,000		0	0	0		
4.3 Reinsurance ceded	2,733,313	2,733,313		0	0	0		
4.4 Net	2,413,223	319,568	2,093,655	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0			0		0		
6. Incurred Benefits								
6.1 Direct	38,011,211	12,559,480	25,451,731	0	0	0	0	0
6.2 Reinsurance assumed	282,783	282,783	0	0	0	0	0	0
6.3 Reinsurance ceded	8,905,095	8,905,095	0	0	0	0	0	0
6.4 Net	29,388,899	3,937,168	25,451,731	0	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) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	.....	.....	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	1,202,441	1,254,418	51,977
19. Guaranty funds receivable or on deposit .....	.....	.....	0
20. Electronic data processing equipment and software	409,042	479,410	70,368
21. Furniture and equipment, including health care delivery assets .....	.....	2,217	2,217
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	255,839	359,989	104,150
25. Aggregate write-ins for other than invested assets	174,409	135,078	(39,330)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,041,731	2,231,112	189,381
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.....	.....	0
28. Total (Lines 26 and 27)	2,041,731	2,231,112	189,381
DETAILS OF WRITE-INS			
1101. .....	.....	.....	.....
1102. .....	.....	.....	.....
1103. .....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Premiums Receivable	7,420	0	(7,420)
2502. Prepaid Expenses	166,989	135,078	(31,910)
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)	174,409	135,078	(39,330)

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 #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	.....3,619,643	.....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	.....3,619,643	.....2,139,935
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	.....21,682,299	.....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	.....21,682,299	.....18,368,130

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.
- (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, 2023, 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, 2023.
- (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	\$ 42,558
2. 12 Months or Longer	\$ 5,075,375

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

3. Less than 12 Months	\$ 3,310,580
4. 12 Months or Longer	\$ 62,995,324

- (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, 2023.

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

a. Restricted Asset Category Subject to contractual	Gross (Admitted & Nonadmitted) Restricted					6	7
	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)	6	7	

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	2,729,700	.....	.....	.....	2,729,700	2,509,200	220,500
j. On deposit with states	3,383,388	.....	.....	.....	3,383,388	3,383,289	99
k. On deposit with other regulatory bodies	.....	.....	.....	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements)	68,980,088	.....	.....	.....	68,980,088	59,603,440	9,376,648
m. Pledged as collateral not captured in other categories	.....	.....	.....	.....	.....	.....	.....
n. Other restricted assets	.....	.....	.....	.....	.....	.....	.....
o. Total Restricted Assets (Sum of a through n)	\$75,093,176	\$.....	\$.....	\$.....	\$75,093,176	\$65,495,929	\$9,597,247

(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	2,729,700	0.62	0.69
j. On deposit with states	3,383,388	0.77	0.93
k. On deposit with other regulatory bodies
l. Pledged as collateral to FHLB (including assets backing funding agreements)	68,980,088	15.64	16.45
m. Pledged as collateral not captured in other categories
n. Other restricted assets
o. Total Restricted Assets (Sum of a through n)	\$.....	\$75,093,176	17.02%	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.
- (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	1
(2) Aggregate Amount of Investment Income	\$106,867

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, 2023.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

(1)

	12/31/2023			12/31/2022			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	4,720,505	25,107	4,745,612	4,843,839	15,438	4,859,277	(123,334)	9,669	(113,665)
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	4,720,505	25,107	4,745,612	4,843,839	15,438	4,859,277	(123,334)	9,669	(113,665)
(d) Deferred Tax Assets Nonadmitted	(1,177,333)	(25,107)	(1,202,440)	(1,238,979)	(15,438)	(1,254,417)	61,646	(9,669)	51,977
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	3,543,172	0	3,543,172	3,604,860	0	3,604,860	(61,688)	0	(61,688)
(f) Deferred Tax Liabilities	(1,364,770)	0	(1,364,770)	(1,419,864)	0	(1,419,864)	55,094	0	55,094
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	2,178,402	0	2,178,402	2,184,996	0	2,184,996	(6,594)	0	(6,594)

(2) Admission Calculation Components

	12/31/2023			12/31/2022			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)	2,178,402	0	2,178,402	2,184,996	0	2,184,996	(6,594)	0	(6,594)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	2,178,402	0	2,178,402	2,184,996	0	2,184,996	(6,594)	0	(6,594)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	2,864,272	XXX	XXX	2,455,869	XXX	XXX	408,403
(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	1,364,770	0	1,364,770	1,419,864	0	1,419,864	(55,094)	0	(55,094)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	3,543,172	0	3,543,172	3,604,860	0	3,604,860	(61,688)	0	(61,688)

(3) Other Admissibility Criteria

	2023	2022
--	------	------

(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	568%	588%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	19,095,148	16,372,461

(4) Impact of Tax Planning Strategies

	12/31/2023		12/31/2022		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	4,720,505	25,107	4,843,839	15,438	(123,334)	9,669
1. Adjusted Gross DTAs Amount From Note 9A1(c)						
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)	3,543,172	0%	3,604,860	0%	(61,688)	0%

4. Percentage Of Net Admitted Adjusted Gross
DTAs By Tax Character Admitted Because
Of The Impact Of Tax Planning Strategies

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes () No (X)

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

C. Current and Deferred Income Taxes

	(1) 12/31/2023	(2) 12/31/2022	(3) (Col 1-2) Change
1. Current Income Tax:			
(a) Federal	894,487	1,087,150	(192,663)
(b) Foreign	0	0	0
(c) Subtotal (1a+ab)	894,487	1,087,150	(192,663)
(d) Federal Income tax on net capital gains	8,141	(106,392)	114,533
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	(38,001)	3,292	(41,293)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	864,628	984,050	(119,422)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	3,143,689	3,221,880	(78,191)
(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	95,550	85,050	10,500
(9) Pension accrual	0	0	0
(10) Receivables – nonadmitted	176,251	205,106	(28,855)
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other	1,305,015	1,331,803	(26,788)
(99) Subtotal (sum of 2a1 through 2a13)	4,720,505	4,843,839	(123,334)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	(1,177,333)	(1,238,979)	61,646
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	3,543,172	3,604,860	(61,688)
(e) Capital:			
(1) Investments	15,394	0	15,394
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other	0	0	0
(5) Unrealized capital losses	9,713	15,438	(5,725)
(99) Subtotal (2c1+2c2+2c3+2c4)	25,107	15,438	9,669
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	(25,107)	(15,438)	(9,669)
(h) Admitted capital deferred tax assets (2c99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	3,543,172	3,604,860	(61,688)
3. Deferred Tax Liabilities:			
(a) Ordinary:			

(1)	Investments	(255,561)	(154,469)	(101,092)
(2)	Fixed Assets	(118,532)	(62,211)	(56,321)
(3)	Deferred and uncollected premium	0	0	0
(4)	Policyholder reserves	(447,395)	(671,093)	223,698
(5)	Other	(543,282)	(532,091)	(11,191)
(99)	Subtotal (3a1+3a2+a3+3a4+3a5)	(1,364,770)	(1,419,863)	55,094
(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)	(1,364,770)	(1,419,864)	55,094
4.	Net deferred tax assets/liabilities (2i-3c)	2,178,402	2,184,996	(6,594)

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) 12/31/2023	(2) 12/31/2022	(3) (Col 1-2) Change
Total deferred tax assets	4,745,612	4,859,277	(113,665)
Total deferred tax liabilities	(1,364,770)	(1,419,864)	55,094
Net deferred tax assets/liabilities	3,380,842	3,439,413	(58,571)
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	3,380,842	3,439,413	(58,571)
Tax effect of unrealized gains/(losses)	(9,713)	(15,438)	5,725
Change in net deferred income tax [(charge)/benefit]	3,371,129	3,423,975	(52,846)

*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	4,482,711	941,369	21.00%
Tax-exempt interest	0	0	0.00%
Dividends received deduction	0	0	0.00%
Proration	0	0	0.00%
Realized capital gain transferred to IMR	0	0	0.00%
IMR amortization	(210,332)	(44,170)	-0.99%
Meals and entertainment, lobbying expenses, etc.	65,054	13,661	0.30%
Statutory valuation allowance adjustment	0	0	0.00%
Deferred taxes on nonadmitted assets	137,405	28,855	0.64%
Other	0	(22,242)	-0.50%
Total		917,474	20.47%
 Federal income taxes incurred [expense/(benefit)]		856,487	19.11%
Tax on capital gains/(losses)		8,141	0.18%
Change in net deferred income tax [charge/(benefit)]		52,846	1.18%
Total statutory income taxes		917,474	20.47%

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

At December 31, 2023, the Company did not have net operating loss carryforwards.

At December 31, 2023, the Company did not have capital loss carryforwards.

The following is income tax expense for 2021, 2022, and 2023 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2021	N/A	305,488	305,488
2022	N/A	0	0
2023	N/A	8,141	8,141
Total	N/A	313,629	313,629

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 2020.

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, 2023 is \$611,000.
- D. At December 31, 2023, \$5,138 was reported as amounts due from Unity Funding Company.

E-F. – Not Applicable

11. Debt

- A. The Company has no debt outstanding. Through its membership with the FHLB, the Company has conducted business activity (borrowings) with the FHLB for which the details of those borrowings are listed below.

FHLB Advances		Loan	Type	Term	Issue Date	Maturity Date	Current Rate	Accrual Method	Note Amount	Current Balance
		119	RGF	60	04/07/20	04/07/25	1.280	A/A	110,000.00	110,000.00
		120	RGF	60	04/07/20	04/07/25	1.280	A/A	500,000.00	500,000.00
		122	RGF	60	04/08/20	04/08/25	1.240	A/A	250,000.00	250,000.00
		125	RGF	84	04/09/20	04/09/27	1.520	A/A	450,000.00	450,000.00
		127	RGF	60	04/14/20	04/14/25	1.130	A/A	250,000.00	250,000.00

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131	RGF	48	04/16/20	04/16/24	.930	A/A	238,000.00	238,000.00
133	RGF	120	04/17/20	04/17/30	1.730	A/A	239,000.00	239,000.00
134	RGF	60	04/17/20	04/17/25	1.020	A/A	231,000.00	231,000.00
135	RGF	72	04/17/20	04/17/26	1.260	A/A	226,000.00	226,000.00
136	RGF	60	04/17/20	04/17/25	1.020	A/A	236,000.00	236,000.00
137	RGF	108	04/17/20	04/17/29	1.660	A/A	242,000.00	242,000.00
140	RGF	66	04/17/20	10/17/25	1.140	A/A	226,000.00	226,000.00
149	RGF	240	06/15/20	06/15/40	2.020	A/A	650,000.00	650,000.00
175	SFR 3	48	11/16/20	11/15/24	5.800	A/360	1,000,000.00	1,000,000.00
176	SFR 3	48	11/16/20	11/15/24	5.800	A/360	1,000,000.00	1,000,000.00
233	SFR 3	24	02/28/22	02/28/24	5.600	A/360	900,000.00	900,000.00
243	SFR 3	24	04/01/22	04/01/24	5.590	A/360	1,400,000.00	1,400,000.00
245	SFR 3	24	04/29/22	04/29/24	5.590	A/360	1,800,000.00	1,800,000.00
246	SFR 3	36	05/31/22	05/30/25	5.690	A/360	600,000.00	600,000.00
247	SFR 3	36	06/02/22	06/02/25	5.740	A/360	1,500,000.00	1,500,000.00
248	SFR 3	36	06/02/22	06/02/25	5.740	A/360	1,450,000.00	1,450,000.00
251	SFR 3	24	07/05/22	07/05/24	5.650	A/360	860,000.00	860,000.00
259	SFR 3	24	10/12/22	10/11/24	5.700	A/360	1,300,000.00	1,300,000.00
260	SFR 3	24	10/13/22	10/11/24	5.700	A/360	1,900,000.00	1,900,000.00
261	SFR 3	24	10/14/22	10/11/24	5.700	A/360	1,700,000.00	1,700,000.00
264	SFR 3	24	12/12/22	12/12/24	5.780	A/360	700,000.00	700,000.00
265	SFR 3	24	12/12/22	12/12/24	5.780	A/360	800,000.00	800,000.00
266	SFR 3	24	12/12/22	12/12/24	5.780	A/360	900,000.00	900,000.00
267	SFR 3	24	12/23/22	12/23/24	5.770	A/360	900,000.00	900,000.00
268	RGF	60	12/23/22	12/22/27	4.250	A/A	900,000.00	900,000.00
273	SFR 3	24	01/09/23	01/09/25	5.780	A/360	850,000.00	850,000.00
274	SFR 3	36	01/12/23	01/12/26	5.910	A/360	1,150,000.00	1,150,000.00
276	SFR 3	24	01/27/23	01/27/25	5.750	A/360	700,000.00	700,000.00
278	SFR 3	24	03/07/23	03/07/25	5.710	A/360	1,000,000.00	1,000,000.00
279	SFR 3	12	03/15/23	03/15/24	6.150	A/360	1,200,000.00	1,200,000.00
280	SFR 3	12	03/20/23	03/20/24	5.960	A/360	800,000.00	800,000.00
281	SFR 3	12	03/27/23	03/27/24	5.790	A/360	725,000.00	725,000.00
282	SFR 3	12	03/29/23	03/29/24	5.780	A/360	425,000.00	425,000.00
284	SFR 3	12	04/28/23	04/26/24	5.700	A/360	850,000.00	850,000.00
285	SFR 3	12	05/08/23	05/08/24	5.710	A/360	1,400,000.00	1,400,000.00
286	SFR 3	12	05/08/23	05/08/24	5.710	A/360	500,000.00	500,000.00
287	SFR 3	15	05/26/23	08/26/24	5.900	A/360	500,000.00	500,000.00
288	SFR 3	12	06/02/23	05/31/24	5.810	A/360	2,000,000.00	2,000,000.00
289	SFR 3	12	06/05/23	06/05/24	5.780	A/360	2,883,000.00	2,883,000.00
296	SFR 3	12	08/25/23	08/23/24	5.680	A/360	660,000.00	660,000.00
298	SFR 3	12	09/13/23	09/13/24	5.670	A/360	900,000.00	900,000.00
299	SFR 3	12	09/15/23	09/13/24	5.670	A/360	1,950,000.00	1,950,000.00
301	SFR 3	12	09/26/23	09/26/24	5.680	A/360	975,000.00	975,000.00
303	SFR 3	12	09/29/23	09/27/24	5.680	A/360	3,800,000.00	3,800,000.00
304	SFR 3	12	10/03/23	10/03/24	5.680	A/360	600,000.00	600,000.00
305	SFR 3	12	10/06/23	10/04/24	5.680	A/360	200,000.00	200,000.00
306	SFR 3	12	10/11/23	10/11/24	5.680	A/360	1,750,000.00	1,750,000.00
307	SFR 3	12	10/13/23	10/11/24	5.690	A/360	900,000.00	900,000.00
308	SFR 3	12	10/17/23	10/17/24	5.690	A/360	477,000.00	477,000.00
313	SFR 3	12	11/28/23	11/27/24	5.680	A/360	650,000.00	650,000.00
315	SFR 3	12	12/27/23	12/27/24	5.670	A/360	1,400,000.00	1,400,000.00
316	SFR 3	12	12/28/23	12/27/24	5.680	A/360	2,000,000.00	2,000,000.00

Total

\$54,703,000.00

\$54,703,000.00

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 \$114,701,002. 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. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock – Class A	289,786	289,786	.....
(b) Membership Stock – Class B	.....	.....	.....
(c) Activity Stock	2,439,895	2,439,895	.....
(d) Excess Stock	19	19	.....
(e) Aggregate Total (a+b+c+d)	2,729,700	2,729,700	.....
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	114,701,002	114,701,002	.....
2. Prior Year-end			
(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	.....

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)	64,159,193	68,980,088	54,703,000
2. Current Year General Account Total Collateral Pledged	64,159,193	68,980,088	54,703,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	55,196,667	59,603,440	46,236,000

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)	64,159,193	68,980,088	54,703,000
2. Current Year General Account Total Collateral Pledged	64,159,193	68,980,088	54,703,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	59,772,388	60,666,514	49,577,000

(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	54,703,000	54,703,000	.....	XXX
(b) Funding Agreements	.....	.....	.....	.....
(c) Other	.....	.....	.....	XXX
(d) Aggregate Total (a+b+c)	54,703,000	54,703,000	.....	.....
1. Prior Year-end				
(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	.....	.....

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	54,703,000	54,703,000	.....
2. Funding Agreements	.....	.....	.....
3. Other	.....	.....	.....
4. Aggregate Total (Line 1+2+3)	54,703,000	54,703,000	.....

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 \$115,038 and \$91,503 for the years ended December 31, 2023 and 2022, 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.
- 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 2024 is approximately \$2,160,000.
- D. Ordinary dividends in the amount of \$0 and \$100,000 were paid in the years ended December 31, 2023 and 2022, 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, 2023.
- 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 \$40,526 at December 31, 2023.
- 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 2023 and 2022 were \$134,236 and \$131,215 respectively.

(2) At December 31, 2023, the rental commitments for the above lease are as follows:

	Year Ending December 31	Rental Commitments
1.	2024	136,000
2.	2025	81,382
3.	Total (1+2)	217,382

(3) The Company has not engaged in any sale-leaseback transactions in 2023 and 2022.

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, 2023 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 ()

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 ()

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 ()

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 ()

If yes, give full details. Not Applicable.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements by either party, as 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 \$1,288,933 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:

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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	121,757,083	100%
(3) Total (gross: direct + assumed)	121,757,083	100%
(4) Reinsurance ceded	41,042,420	
(5) Total (net) (3) - (4)	\$80,714,663	

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	80,714,663
(4) Subtotal (1+2+3)	\$80,714,663

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	240,207,718	270,629,324
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	240,207,178	270,659,324
(4) Reinsurance ceded	.....	.....	.....
(5) Total (net) (3) - (4)	N/A	240,207,178	270,659,324

B.

	<u>Amount</u>
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$270,659,324
(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)	\$270,659,324

34. Premiums and Annuity Considerations Deferred and Uncollected**A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2023 were as follows:**

	<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1)	Industrial	\$.....	\$.....
(2)	Ordinary New Business	\$25,047	\$13,747
(3)	Ordinary Renewal	\$72,636	\$42,548
(4)	Credit Life	\$.....	\$.....
(5)	Group Life	\$4,345,777	\$2,530,763
(6)	Group Annuity	\$.....	\$.....
(7)	Totals (1+2+3+4+5+6)	\$4,443,460	\$2,587,058

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 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. 12/31/2022

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). 10/25/2018

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 [X] No [] N/A []

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 2023 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 200870
 DALLAS, TX 75320
 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
 6600 CHASE OAKS BLVD, SUITE 150
 PLANO, TX 75023
 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 2023 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.....	\$
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: \$ 5,138

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 2023 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 \$ 0
26.22	Subject to reverse repurchase agreements \$ 0
26.23	Subject to dollar repurchase agreements \$ 0
26.24	Subject to reverse dollar repurchase agreements \$ 0
26.25	Placed under option agreements \$ 0
26.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
26.27	FHLB Capital Stock \$ 2,729,700
26.28	On deposit with states \$ 3,383,388
26.29	On deposit with other regulatory bodies \$ 0
26.30	Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
26.31	Pledged as collateral to FHLB - including assets backing funding agreements \$ 68,980,088
26.32	Other \$ 0

26.3 For category (26.26) provide the following:

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

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

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

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

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

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

27.41	Special accounting provision of SSAP No. 108	Yes [] No []
27.42	Permitted accounting practice	Yes [] No []
27.43	Other accounting guidance	Yes [] No []

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Asset Allocation and Management, LLC	U.....
Fort Washington Investment Advisors Inc	U.....
Securian AM Privates	U.....
Rockefeller Capital Management	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 [] No [X]

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	549300DSCHE1V5K3U963	SEC	DS.....
107126	Fort Washington Investment Advisors Inc	KSPXYIW3EHSEF8KM62609	SEC	DS.....
109905	Securian AM Privates	5URRAMPUS5ELNII8AQJB87	SEC	OS.....
294197	Rockefeller Capital Management	254900AS2JCFQJX9T709	SEC	DS.....

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 2023 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	414,387,450	391,817,920	(22,569,530)
31.2 Preferred stocks	0	0	0
31.3 Totals	414,387,450	391,817,920	(22,569,530)

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

Market values are received from the NAIC Securities Valuation Office. If a price is unavailable, we will receive a price from the asset manager.

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 2023 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? \$ 37,753

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.	29,524

41.1 Amount of payments for legal expenses, if any? \$ 6,328

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	3,538
MANLEY BURKE, LPA	2,020

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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

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

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

1.31 Reason for excluding:
.....

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 0

1.6 Individual policies:
Most current three years:
1.61 Total premium earned \$ 0
1.62 Total incurred claims \$ 0
1.63 Number of covered 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	37,391,438	40,500,846
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	272,892,742	265,861,399
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	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

7.1 Direct Premium Written	\$	11,141,834
7.2 Total Incurred Claims	\$	12,842,262
7.3 Number of Covered Lives		31,952

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

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

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

Life, Accident and Health Companies Only:

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

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid	\$
9.22 Received.....	\$

9.22 Received..... \$

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: \$

11.2 Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash	\$
12.12 Stock	\$

12.11 Cash

12.12 Stock

13.1 Does the reporting entity reinsurance 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	.....	0
13.35 Incurred claims	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

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

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

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

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

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

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

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

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

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

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

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

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

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

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

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

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

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

27. What proportion of first and subsequent year's payments may be used for management expenses?
 27.11 First Year %
 27.12 Subsequent Years %

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

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

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

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

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

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 2023 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 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	208,295	222,364	252,369	261,763	281,203
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	14,838	15,318	2,103	10,849	11,489
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)	472,564	465,211	453,641	438,339	436,811
5. Industrial (Line 21, Col. 2)	4,053	4,338	4,687	5,047	5,441
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	699,750	707,231	712,800	715,998	734,944
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	4,064	3,644	3,130	1,947	1,464
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	179	270	301	302	400
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	40,109	45,676	49,796	40,148	51,096
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	44,352	49,590	53,227	42,397	52,960
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	4,152,304	3,727,717	3,049,859	1,636,262	1,580,348
15. Group life (Line 20.4, Col. 3)	33,239,134	36,773,129	38,833,876	32,420,595	40,070,915
16. Individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	37,391,438	40,500,846	41,883,735	34,056,857	41,651,263
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	441,121,288	362,232,482	345,114,547	334,727,627	323,880,659
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	419,438,989	343,864,352	328,109,437	318,565,542	306,927,763
23. Aggregate life reserves (Page 3, Line 1)	270,659,323	263,448,176	255,200,774	246,007,117	245,974,704
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)	80,714,663	17,568,095	5,624,065	2,872,650	3,318,344
26. Asset valuation reserve (Page 3, Line 24.01)	2,403,322	1,920,793	1,497,180	1,463,789	1,229,482
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)	19,157,799	15,843,630	14,480,610	13,637,585	14,428,397
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	3,138,865	9,170,571	13,671,430	58,174	15,642,694
Risk-Based Capital Analysis					
30. Total adjusted capital	24,085,621	20,288,923	17,841,696	17,625,874	18,182,379
31. Authorized control level risk - based capital	3,675,028	3,572,243	3,025,243	2,681,584	2,560,665
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	95.2	93.7	95.9	97.1	98.0
33. Stocks (Lines 2.1 and 2.2)	1.2	2.1	0.8	0.5	0.5
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)	3.2	2.9	2.6	2.1	1.5
37. Contract loans (Line 6)	0.1	0.1	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.2	1.1	0.6	0.2	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
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)		0			
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0		0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),		0	0		0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	611,000	624,000	637,000	650,000	
49. All other affiliated	611,000	624,000	637,000	650,000	0
50. Total of above Lines 44 to 49	611,000	624,000	637,000	650,000	0
51. Total Investment in Parent included in Lines 44 to 49 above					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,041,731	2,231,112	1,489,142	1,011,439	732,881
53. Total admitted assets (Page 2, Line 28, Col. 3)	441,121,288	362,232,482	345,114,547	334,727,627	323,880,659
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	14,177,860	10,958,637	10,717,281	10,332,855	10,053,787
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	30,625	(98,210)	133,432		
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	40,526	(58,077)	(72,873)	72,873	
57. Total of above Lines 54, 55 and 56	14,249,010	10,802,350	10,777,840	10,405,728	10,053,787
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	29,724,313	30,847,645	31,062,872	35,375,720	28,009,302
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)	227,079	160,345	(212,691)	(1,280,837)	(1,022,859)
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
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	29.5	22.2	26.0	23.9	22.8
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	1.9	1.8	1.4	1.7	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)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)		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	
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	
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	
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	17,132	235	4,200	8,594	33,332
73. Individual whole life (Page 6.1, Col. 3)	(122,278)	(376,484)	(54,499)	(34,379)	339,644
74. Individual term life (Page 6.1, Col. 4)	0	0			
75. Individual indexed life (Page 6.1, Col. 5)	0	0			
76. Individual universal life (Page 6.1, Col. 6)	0	0			
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0			
78. Individual variable life (Page 6.1, Col. 8)	0	0			
79. Individual variable universal life (Page 6.1, Col. 9)	0	0			
80. Individual credit life (Page 6.1, Col. 10)	0	0			
81. Individual other life (Page 6.1, Col. 11)	0	0			
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0			
83. Group whole life (Page 6.2, Col. 2)	1,832,296	854,922	911,147	49,462	911,447
84. Group term life (Page 6.2, Col. 3)	0	0			
85. Group universal life (Page 6.2, Col. 4)	0	0			
86. Group variable life (Page 6.2, Col. 5)	0	0			
87. Group variable universal life (Page 6.2, Col. 6)	0	0			
88. Group credit life (Page 6.2, Col. 7)	0	0			
89. Group other life (Page 6.2, Col. 8)	0	0			
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0			
91. Individual deferred fixed annuities (Page 6.3, Col. 2)					
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregates of all other lines of business (Page 6, Col. 8)	1,861,869	1,759,472	249,554	121,265	326,239
116. Fraternal (Page 6, Col. 7)	0	0			
117. Total (Page 6, Col. 1)	3,589,019	2,238,145	1,110,402	144,942	1,610,662

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 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Policies	8 Certificates	
1. In force end of prior year	1,547	4,338	32,285	237,682	0	0	0	70,277	465,211
2. Issued during year		0	593	4,243		0		6,829	40,109
3. Reinsurance assumed			10	143				212	456
4. Revived during year				84					599
5. Increased during year (net)				603		0	0	7,041	1,123
6. Subtotals, Lines 2 to 5	0	0		4,470		0			41,688
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
9. Totals (Lines 1 and 6 to 8)	1,547	4,338	32,888	242,152	0	0	0	77,318	506,899
Deductions during year:									753,389
10. Death	100	285	1,754	12,605			XXX.	5,251	25,420
11. Maturity			63	72			XXX.		72
12. Disability				0			XXX.		0
13. Expiry			67	783				7	106
14. Surrender			357	3,922				381	6,246
15. Lapse			134	410				194	10,168
16. Conversion				0			XXX.	XXX.	2,563
17. Decreased (net)			6	1,227				XXX.	0
18. Reinsurance				0					1,227
19. Aggregate write-ins for decreases	0	0	2	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	100	285	2,383	19,019	0	0	0	5,833	34,335
21. In force end of year (b) (Line 9 minus Line 20)	1,447	4,053	30,505	223,133	0	0	0	71,485	472,564
22. Reinsurance ceded end of year	XXX.		XXX.	178,120	XXX.		XXX.	XXX.	178,120
23. Line 21 minus Line 22	XXX	4,053	XXX	45,013	XXX	(a)	0	XXX	472,564
DETAILS OF WRITE-INS									
0801.									
0802.									
0803.									
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0
1901. Adjustment from Prior Year Data			2						0
1902.									
1903.									
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	2	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

ANNUAL STATEMENT FOR THE YEAR 2023 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	1,447	4,053	14,198	50,387
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			54	243
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX	179	XXX	7,483
31. Totals (Lines 27 to 30)	0	179	54	7,726
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,760	7,111
34. Totals, whole life and endowment	593	4,064	28,746	208,295
35. Totals (Lines 31 to 34)	593	4,243	30,560	223,132

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			4,053	
37. Ordinary	4,243		223,133	
38. Credit Life (Group and Individual)				
39. Group	40,109		472,564	
40. Totals (Lines 36 to 39)	44,352	0	699,750	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	71,485	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	62,175
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Insurance, 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	Underwriting
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			5,507	2,868				
49. Disability Income			XXX	XXX				
50. Extended Benefits								
51. Other								
52. Total	0 (a)	0	5,507 (a)	2,868	0 (a)	0	0 (a)	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 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	3	0	0
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	4	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year (line 5 minus line 8)	0	4	0	0
10. Amount on deposit		(a) 13,583		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 7,475	(a)	(a)

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Life Contracts			Direct Business Only		7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4	5		
				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	
1. Alabama	AL	873,999	0	0	0	873,999	625,122
2. Alaska	AK	1,871	0	0	0	1,871	0
3. Arizona	AZ	267,385	0	0	0	267,385	2,212,657
4. Arkansas	AR	149,465	0	0	0	149,465	10,927,624
5. California	CA	835,736	0	0	0	835,736	0
6. Colorado	CO	346,528	0	0	0	346,528	535,865
7. Connecticut	CT	27,227	0	0	0	27,227	17,731,163
8. Delaware	DE	31,912	0	0	0	31,912	149,489
9. District of Columbia	DC	18,124	0	0	0	18,124	0
10. Florida	FL	2,068,754	0	0	0	2,068,754	0
11. Georgia	GA	1,172,257	0	0	0	1,172,257	145,949
12. Hawaii	HI	956	0	0	0	956	0
13. Idaho	ID	2,635	0	0	0	2,635	214,469
14. Illinois	IL	1,361,500	0	0	0	1,361,500	837,843
15. Indiana	IN	2,719,838	0	0	0	2,719,838	6,788,433
16. Iowa	IA	140,698	0	0	0	140,698	2,840,253
17. Kansas	KS	122,946	0	0	0	122,946	357,331
18. Kentucky	KY	989,608	0	0	0	989,608	875,737
19. Louisiana	LA	747,858	0	0	0	747,858	1,148,496
20. Maine	ME	43,127	0	0	0	43,127	95,000
21. Maryland	MD	302,845	0	0	0	302,845	1,330,396
22. Massachusetts	MA	283,787	0	0	0	283,787	12,417,790
23. Michigan	MI	61,711	0	0	0	61,711	5,600,918
24. Minnesota	MN	494,828	0	0	0	494,828	5,316,912
25. Mississippi	MS	1,394,844	0	0	0	1,394,844	152,968
26. Missouri	MO	413,325	0	0	0	413,325	460,986
27. Montana	MT	1,200	0	0	0	1,200	0
28. Nebraska	NE	158,388	0	0	0	158,388	327,574
29. Nevada	NV	32,546	0	0	0	32,546	0
30. New Hampshire	NH	40,905	0	0	0	40,905	1,474,701
31. New Jersey	NJ	382,374	0	0	0	382,374	25,884,853
32. New Mexico	NM	134,052	0	0	0	134,052	265,000
33. New York	NY	44,746	0	0	0	44,746	0
34. North Carolina	NC	4,159,132	0	0	0	4,159,132	1,848,999
35. North Dakota	ND	68,739	0	0	0	68,739	0
36. Ohio	OH	514,054	0	0	0	514,054	6,229,837
37. Oklahoma	OK	389,052	0	0	0	389,052	1,821,181
38. Oregon	OR	20,283	0	0	0	20,283	365,000
39. Pennsylvania	PA	1,960,550	0	0	0	1,960,550	7,908,039
40. Rhode Island	RI	4,623	0	0	0	4,623	200,000
41. South Carolina	SC	828,660	0	0	0	828,660	550,969
42. South Dakota	SD	4,367	0	0	0	4,367	0
43. Tennessee	TN	688,802	0	0	0	688,802	2,450,748
44. Texas	TX	17,157,775	0	0	0	17,157,775	4,968,698
45. Utah	UT	17,503	0	0	0	17,503	643,871
46. Vermont	VT	2,041	0	0	0	2,041	0
47. Virginia	VA	370,187	0	0	0	370,187	1,933,971
48. Washington	WA	38,519	0	0	0	38,519	75,159
49. West Virginia	WV	191,741	0	0	0	191,741	4,712,015
50. Wisconsin	WI	2,703,995	0	0	0	2,703,995	1,068,760
51. Wyoming	WY	1,837	0	0	0	1,837	0
52. American Samoa	AS	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0
54. Puerto Rico	PR	836	0	0	0	836	0
55. U.S. Virgin Islands	VI	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0
57. Canada	CAN	(1,603)	0	0	0	(1,603)	0
58. Aggregate Other Alien	OT	0	0	0	0	0	0
59. Subtotal		44,789,068	0	0	0	44,789,068	133,494,776
90. Reporting entity contributions for employee benefits plans						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities						0	
92. Dividends or refunds applied to shorten endowment or premium paying period						0	
93. Premium or annuity considerations waived under disability or other contract provisions						0	
94. Aggregate or other amounts not allocable by State		0	0	0	0	0	0
95. Totals (Direct Business)		44,789,068	0	0	0	44,789,068	133,494,776
96. Plus reinsurance assumed						0	
97. Totals (All Business)		44,789,068	0	0	0	44,789,068	133,494,776
98. Less reinsurance ceded		7,327,473				7,327,473	21,219,956
99. Totals (All Business) less Reinsurance Ceded		37,461,595	0	(c)	0	0	37,461,595
							112,274,820
DETAILS OF WRITE-INS							
58001.		XXX					
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		0	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		0	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:

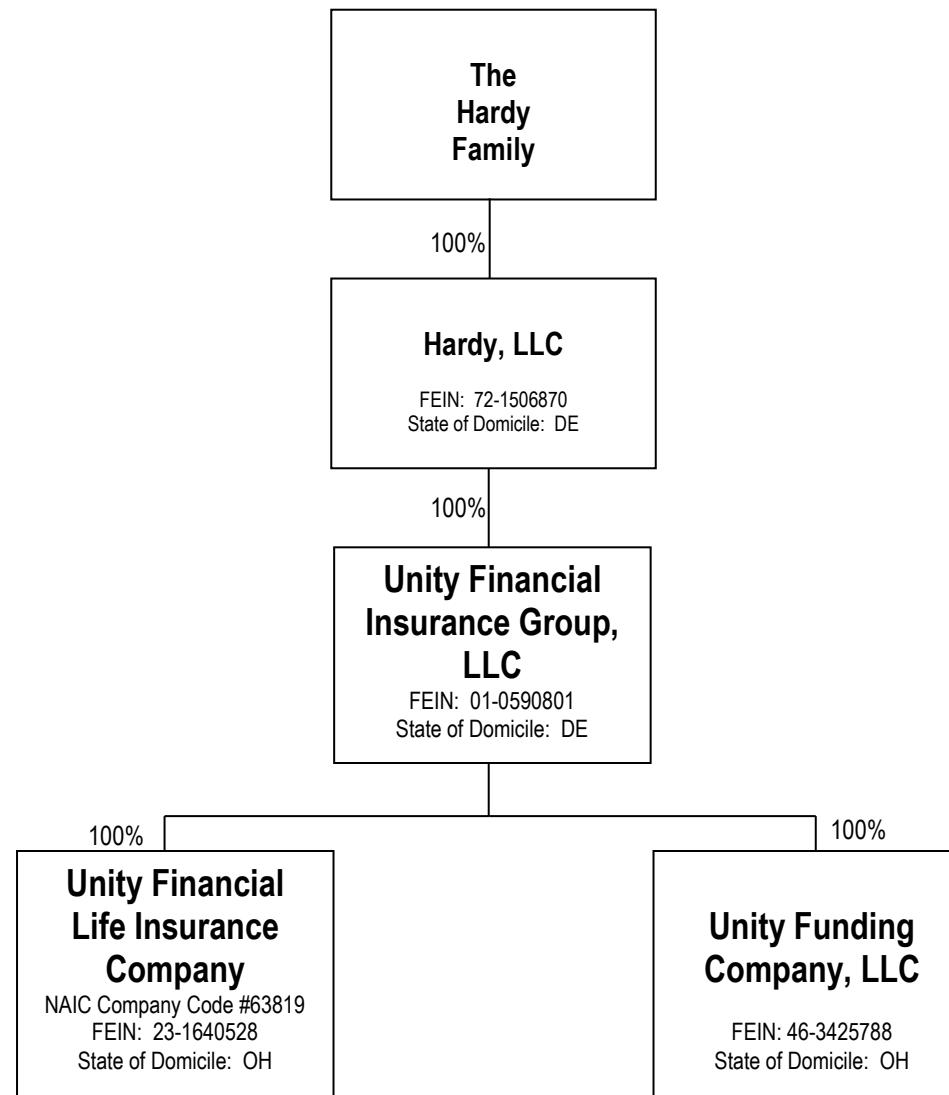
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 49 4. Q - Qualified - Qualified or accredited reinsurer 0
 2. R - Registered - Non-domiciled RRGs 0 5. N - None of the above - Not allowed to write business in the state 8
 3. E - Eligible - Reporting entities eligible or approved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

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

Resident State

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1.

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE