



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 5078 5078 NAIC Company Code 63819 Employer's ID Number 23-1640528
(Current) (Prior)

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

Country of Domicile United States of America

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

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

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

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

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

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

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OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

David Benjamin Abraham Thomas Cresson Hardy - Chairman David Kevin Mullen
David Michael Davis John Bernard Yanko Jay Cresson Hardy
Roger Michael Lanham

State of Ohio SS
County of Hamilton

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

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

Subscribed and sworn to before me this 20 day of Feb. 2026
Michael O'Brien
Michael O'Brien
Notary
06/18/2027

- a. Is this an original filing? Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed02/27/2026
 - 3. Number of pages attached.....



MICHAEL O'BRIEN
Notary Public
State of Ohio
My Comm. Expires
June 18, 2027

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	514,485,299		514,485,299	474,952,057
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	15,283,692		15,283,692	11,261,684
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 (\$(549,982) , Schedule E - Part 1), cash equivalents (\$7,948,580 , Schedule E - Part 2) and short-term investments (\$50,000 , Schedule DA)	7,448,599		7,448,599	4,509,420
6. Contract loans (including \$ premium notes)	358,150		358,150	322,941
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	1,739,936	0	1,739,936	899,113
9. Receivables for securities	69,176		69,176	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	(11)
12. Subtotals, cash and invested assets (Lines 1 to 11)	539,384,852	0	539,384,852	491,945,204
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	4,606,500		4,606,500	4,303,362
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	17,593		17,593	29,709
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,431,485		2,431,485	2,484,911
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	711,833		711,833	1,200,118
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	15,068		15,068	16,535
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	164,538		164,538	199,763
18.2 Net deferred tax asset	3,495,920	1,359,249	2,136,671	1,858,885
19. Guaranty funds receivable or on deposit	371,659		371,659	357,569
20. Electronic data processing equipment and software	341,411	302,226	39,185	37,315
21. Furniture and equipment, including health care delivery assets (\$)	292,103	292,103	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	427,155		427,155	919,189
24. Health care (\$) and other amounts receivable	462,629	462,629	0	0
25. Aggregate write-ins for other-than-invested assets	168,222	198,072	(29,850)	18,250
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	552,890,969	2,614,279	550,276,690	503,370,811
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	552,890,969	2,614,279	550,276,690	503,370,811
DETAILS OF WRITE-INS				
1101. Rounding			0	(11)
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	(11)
2501. Prepaid Expenses	198,072	198,072	0	0
2502. Fees for Deposit-type Contracts	(29,850)		(29,850)	18,250
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	168,222	198,072	(29,850)	18,250

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$277,692,197 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	277,692,197	274,000,508
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)	226,789,994	189,711,555
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	2,534,433	2,663,781
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)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	24,804	53,420
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$1,102,393 ceded	1,102,393	0
9.4 Interest maintenance reserve (IMR, Line 6)	2,530,154	2,616,629
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	8,299	11,759
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,566,136	1,192,205
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	203,902	(9,373)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	2,309,011	1,982,821
18. Amounts held for agents' account, including \$ agents' credit balances	1,598,687	1,484,825
19. Remittances and items not allocated	1,046,434	1,160,966
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$	410,000	905,000
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	3,201,801	2,939,495
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	0	0
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	(721,037)	(602,465)
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	520,297,208	478,111,126
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	520,297,208	478,111,126
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	24,370,611	19,650,815
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	27,454,981	22,735,185
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	29,979,481	25,259,685
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	550,276,690	503,370,811
DETAILS OF WRITE-INS		
2501. Rounding	4	2
2502. Deferred Gain	(721,041)	(602,467)
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	(721,037)	(602,465)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	33,116,665	32,518,291
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	19,723,201	17,980,197
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	190,487	182,134
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,099,951	1,244,802
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	163,085	204,930
8.3 Aggregate write-ins for miscellaneous income	785,386	931,128
9. Total (Lines 1 to 8.3)	55,078,775	53,061,482
10. Death benefits	29,812,296	29,757,142
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	400,862	581,661
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(507,549)	(165,588)
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	3,691,691	3,026,688
20. Totals (Lines 10 to 19)	33,397,300	33,199,903
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	8,157,874	7,664,820
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, Columns 1, 2, 3, 4 and 6)	5,236,684	5,011,577
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,288,303	1,307,171
25. Increase in loading on deferred and uncollected premiums	(68,143)	(178,971)
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)	48,012,018	47,004,500
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,066,757	6,056,982
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)	7,066,757	6,056,982
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,394,929	1,296,170
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)	5,671,828	4,760,812
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (2,353) (excluding taxes of \$ 27,649 transferred to the IMR)	(8,853)	5,648
35. Net income (Line 33 plus Line 34)	5,662,975	4,766,461
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	25,259,685	21,682,304
37. Net income (Line 35)	5,662,975	4,766,461
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (61,519)	48,857	(34,118)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	124,657	(85,929)
41. Change in nonadmitted assets	(354,474)	(218,074)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	0	(314,498)
44. Change in asset valuation reserve	(262,306)	(536,173)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (stock dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (stock dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(500,000)	0
53. Aggregate write-ins for gains and losses in surplus	88	(288)
54. Net change in capital and surplus for the year (Lines 37 through 53)	4,719,797	3,577,381
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	29,979,482	25,259,685
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	785,386	931,128
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	785,386	931,128
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301. Rounding	88	(288)
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	88	(288)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	33,223,201	32,788,925
2. Net investment income	18,555,118	16,815,583
3. Miscellaneous income	2,048,422	2,380,860
4. Total (Lines 1 through 3)	53,826,741	51,985,368
5. Benefit and loss related payments	28,244,281	28,552,086
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	14,575,728	14,793,708
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,385,000	1,284,999
10. Total (Lines 5 through 9)	44,205,009	44,630,793
11. Net cash from operations (Line 4 minus Line 10)	9,621,732	7,354,575
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	104,160,423	68,032,860
12.2 Stocks	70,812	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	13,000	13,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	1,429	7,472
12.7 Miscellaneous proceeds	0	11
12.8 Total investment proceeds (Lines 12.1 to 12.7)	104,245,664	68,053,343
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	142,234,898	132,196,752
13.2 Stocks	4,117,809	6,012,268
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	853,777	0
13.6 Miscellaneous applications	69,187	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	147,275,670	138,209,020
14. Net increase/(decrease) in contract loans and premium notes	35,209	(243,358)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(43,065,215)	(69,912,319)
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	11	(225)
16.3 Borrowed funds	(495,000)	(53,798,000)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	37,078,439	108,996,892
16.5 Dividends to stockholders	500,000	0
16.6 Other cash provided (applied)	299,217	(1,850,297)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	36,382,667	53,348,370
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)	2,939,184	(9,209,374)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,509,419	13,718,793
19.2 End of year (Line 18 plus Line 19.1)	7,448,603	4,509,419

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	3,587,440		3,587,440									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,455,188	136,588	1,318,600									
4. Amortization of Interest Maintenance Reserve (IMR)	11,931	1,121	10,810									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,085,351		1,085,351									
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	6,139,910	137,709	6,002,201	0	0	0	0	0	0	0	0	0
10. Death benefits	3,946,408	259,611	3,686,797									
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	35,987		35,987									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	4,577		4,577									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(61,574)	(193,437)	131,863									
20. Totals (Lines 10 to 19)	3,925,398	66,174	3,859,224	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,436,609		1,436,609									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	488,910	41,700	447,210									
24. Insurance taxes, licenses and fees, excluding federal income taxes	230,653		230,653									
25. Increase in loading on deferred and uncollected premiums	974		974									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	6,082,544	107,874	5,974,670	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)	57,366	29,835	27,531	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)	57,366	29,835	27,531	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	11,323	5,889	5,434									
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)	46,043	23,946	22,097	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 through 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 through 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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	29,529,225	29,529,225							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	12,038,783	12,038,783							
4. Amortization of Interest Maintenance Reserve (IMR)	98,641	98,641							
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0								
6. Commissions and expense allowances on reinsurance ceded	0								
7. Reserve adjustments on reinsurance ceded	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0								
8.2 Charges and fees for deposit-type contracts	0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	41,666,649	41,666,649	0	0	0	0	0	0	0
10. Death benefits	25,865,888	25,865,888							
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	364,875	364,875							
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	1,679	1,679							
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	3,753,265	3,753,265							
20. Totals (Lines 10 to 19)	29,985,707	29,985,707	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,491,061	4,491,061							XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	3,681,110	3,681,110							
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,057,650	1,057,650							
25. Increase in loading on deferred and uncollected premiums	(69,117)	(69,117)							
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)	39,146,411	39,146,411	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)	2,520,238	2,520,238	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)	2,520,238	2,520,238	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	497,478	497,478							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,022,760	2,022,760	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 through 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 through 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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	30,231,936	3,012,493	27,219,443	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	2,662,834		2,662,834									
3. Present value of disability claims incurred	0											
4. Tabular interest	1,081,297	108,532	972,765									
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	54,900	(2)	54,902									
8. Totals (Lines 1 to 7)	34,030,967	3,121,023	30,909,944	0	0	0	0	0	0	0	0	0
9. Tabular cost	1,345,995	96,970	1,249,025									
10. Reserves released by death	2,486,432	204,999	2,281,433									
11. Reserves released by other terminations (net)	35,987		35,987									
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)	3,868,414	301,969	3,566,445	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	30,162,553	2,819,054	27,343,499	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 2025 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	243,768,573	243,768,573	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	20,729,867	20,729,867							
3. Present value of disability claims incurred	0								
4. Tabular interest	8,396,549	8,396,549							
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	1,143,465	1,143,465							
8. Totals (Lines 1 to 7)	274,038,454	274,038,454	0	0	0	0	0	0	0
9. Tabular cost	12,747,268	12,747,268							
10. Reserves released by death	13,396,665	13,396,665							
11. Reserves released by other terminations (net)	364,875	364,875							
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)	26,508,808	26,508,808	0	0	0	0	0	0	0
15. Reserve December 31 of current year	247,529,646	247,529,646	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 2025 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) 4,677,695	4,861,483
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 17,960,448	18,171,622
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	526,926	568,131
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	26,551	26,551
6. Cash, cash equivalents and short-term investments	(e) 262,946	261,905
7. Derivative instruments	(f)	
8. Other invested assets	42,770	53,998
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	23,497,336	23,943,690
11. Investment expenses		(g) 4,220,489
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		4,220,489
17. Net investment income (Line 10 minus Line 16)		19,723,201
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 through 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 1,851,585 accrual of discount less \$ 524,163 amortization of premium and less \$ 376,035 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 2,040 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	4,095	0	4,095	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	127,253	0	127,253	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	(12,327)	0	(12,327)	(292,947)	0
2.21 Common stocks of affiliates	0	0	0	280,285	0
3. Mortgage loans		0	0	0	0
4. Real estate		0	0	0	0
5. Contract loans		0	0	0	0
6. Cash, cash equivalents and short-term investments	1,429		1,429		
7. Derivative instruments		0	0		
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	120,450	0	120,450	(12,662)	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 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	10,663	151	10,512					
2. Deferred and accrued	1,154,748	39,257	1,115,491					
3. Deferred, accrued and uncollected:								
3.1 Direct	1,165,411	39,408	1,126,003					
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	1,165,411	39,408	1,126,003	0	0	0	0	0
4. Advance	4,189		4,189					
5. Line 3.4 - Line 4	1,161,222	39,408	1,121,814	0	0	0	0	0
6. Collected during year:								
6.1 Direct	2,481,084	36,270	2,444,814					
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	2,481,084	36,270	2,444,814	0	0	0	0	0
7. Line 5 + Line 6.4	3,642,306	75,678	3,566,628	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	1,117,697	20,371	1,097,326	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	2,524,609	55,307	2,469,302					
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	2,524,609	55,307	2,469,302	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	23,162,107	3,366,827	19,795,280					
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	332,930		332,930					
10.4 Net	22,829,177	3,366,827	19,462,350	0	0	0	0	0
RENEWAL								
11. Uncollected	22,296	258	22,038					
12. Deferred and accrued	2,870,659	45,560	2,825,099					
13. Deferred, accrued and uncollected:								
13.1 Direct	2,892,955	45,819	2,847,136					
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	2,892,955	45,819	2,847,136	0	0	0	0	0
14. Advance	20,615	102	20,513					
15. Line 13.4 - Line 14	2,872,340	45,717	2,826,623	0	0	0	0	0
16. Collected during year:								
16.1 Direct	13,735,181	6,002,773	7,732,408					
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	5,823,707	5,823,707						
16.4 Net	7,911,474	179,066	7,732,408	0	0	0	0	0
17. Line 15 + Line 16.4	10,783,814	224,783	10,559,031	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	3,020,935	59,477	2,961,458	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	13,307,612	5,710,039	7,597,573					
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	5,544,733	5,544,733						
19.4 Net (Line 17 - Line 18)	7,762,879	165,306	7,597,573	0	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	38,994,328	9,132,173	29,862,155	0	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	5,877,663	5,544,733	332,930	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	33,116,665	3,587,440	29,529,225	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	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	1,085,350	1,085,350						
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	1,085,350	1,085,350	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	14,601							14,601
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	14,601	0	0	0	0	0	0	14,601
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)	1,099,951	1,085,350	0	0	0	0	0	14,601
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,099,951	1,085,350	0	0	0	0	0	14,601
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	1,318,988	21,216	1,297,772					
28. Single	3,502,573	501,332	3,001,241					
29. Renewal	1,106,109	914,061	192,048					
30. Deposit-type contract funds	2,230,204							2,230,204
31. Totals (to agree with Page 6, Line 21)	8,157,874	1,436,609	4,491,061	0	0	0	0	2,230,204

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	101,409						101,409
2. Salaries and wages	3,147,725						3,147,725
3.11 Contributions for benefit plans for employees	378,285						378,285
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	45,850						45,850
3.32 Other agent welfare	34,963						34,963
4.1 Legal fees and expenses	3,305						3,305
4.2 Medical examination fees							0
4.3 Inspection report fees	11,148						11,148
4.4 Fees of public accountants and consulting actuaries	261,298						261,298
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	54,802						54,802
5.2 Advertising	4,332						4,332
5.3 Postage, express, telegraph and telephone	95,625						95,625
5.4 Printing and stationery	98,653						98,653
5.5 Cost or depreciation of furniture and equipment	16,499						16,499
5.6 Rental of equipment	6,080						6,080
5.7 Cost or depreciation of EDP equipment and software	721,556						721,556
6.1 Books and periodicals	3,899						3,899
6.2 Bureau and association fees	44,689						44,689
6.3 Insurance, except on real estate	55,065						55,065
6.4 Miscellaneous losses	50,193						50,193
6.5 Collection and bank service charges	93,263						93,263
6.6 Sundry general expenses							0
6.7 Group service and administration fees	4,002						4,002
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)	(26,636)						(26,636)
7.3 Agency conferences other than local meetings	30,680						30,680
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					4,220,489		4,220,489
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0	0
10. General expenses incurred	5,236,684	0	0	0	4,220,489	(b) 0	(a) 9,457,173
11. General expenses unpaid Dec. 31, prior year	640,610				551,595		1,192,205
12. General expenses unpaid Dec. 31, current year	915,079				651,057		1,566,136
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)	4,962,215	0	0	0	4,121,027	0	9,083,242
DETAILS OF WRITE-INS							
09.301.							0
09.302.							0
09.303.							0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 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	384,830					384,830
3. State taxes on premiums	732,575					732,575
4. Other state taxes, including \$ for employee benefits	337					337
5. U.S. Social Security taxes	170,561					170,561
6. All other taxes						0
7. Taxes, licenses and fees incurred	1,288,303	0	0	0	0	1,288,303
8. Taxes, licenses and fees unpaid Dec. 31, prior year	(9,373)					(9,373)
9. Taxes, licenses and fees unpaid Dec. 31, current year	203,902					203,902
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,075,028	0	0	0	0	1,075,028

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	0	0
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	0	0
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	0	0
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 100% 1961 CSI ALB 3.50% NL IPC.....2008—2010	1,566,001	1,566,001			
0100002. 100% 1961 CSI ALB 4.00% NL IPC.....2010—2012	1,253,053	1,253,053			
0100003. 100% 1980 CET ALB 3.50% NL IPC.....2006—2015	133,898		26,780		107,118
0100004. 100% 1980 CET ALB 4.00% NL IPC.....2010—2010	5,614				5,614
0100005. 100% 1980 CET ALB 4.50% NL IPC.....2003—2004	7,913		7,482		431
0100006. 100% 1980 CSO ALB 3.00% CRVM CNF.....2021—2025	10,008,054		86,374		9,921,680
0100007. 100% 1980 CSO ALB 3.00% NL IPC.....2021—2025	46,908,895		1,292,538		45,616,357
0100008. 100% 1980 CSO ALB 3.50% CRVM CNF.....2016—2020	3,287,500		106,687		3,180,813
0100009. 100% 1980 CSO ALB 3.50% NL IPC.....2005—2020	101,200,809		5,383,424		95,817,385
0100010. 100% 1980 CSO ALB 4.00% NL IPC.....1999—2012	14,719,393		1,945,226		12,774,167
0100011. 100% 1980 CSO ALB 4.50% NL IPC.....1999—2005	3,501,547		1,436,646		2,064,901
0100012. 100% 2001 CSO ALB 3.50% NL IPC.....2013—2019	15,627,992		608,368		15,019,624
0100013. 100% 2001 CSO ALB 4.00% NL IPC.....2005—2011	10,519,246		3,131,575		7,387,671
0100014. 100% 2017 CSO ALB (HYBRID) 3.00% CRVM CNF...2021—2025	439,375		99,855		339,520
0100015. 100% 2017 CSO ALB (HYBRID) 3.00% NL IPC.....2021—2025	33,070,497		7,741,897		25,328,600
0100016. 100% 2017 CSO ALB (HYBRID) 3.50% NL IPC.....2020—2020	3,074,159		419,998		2,654,161
0100017. 115% 2001 CSO ALB 3.50% NL IPC.....2017—2019	5,002,259		2,531		4,999,728
0100018. 125% 2001 CSO ALB 4.00% NL IPC.....2004—2012	22,958,433		4,885,797		18,072,636
0100019. 130% 1980 CSO ALB 3.00% CRVM CNF.....2021—2025	778,492		12,876		765,616
0100020. 130% 1980 CSO ALB 3.00% NL IPC.....2021—2025	1,006,101		26,673		979,428
0100021. 130% 1980 CSO ALB 3.50% CRVM CNF.....2017—2020	496,332		12,756		483,576
0100022. 130% 1980 CSO ALB 3.50% NL IPC.....2017—2020	2,359,190		114,585		2,244,605
0100023. Child Rider.....2007— 2024	30,000		1,424		28,576
0100024. 125% 2001 CSO ALB 4% NS CRVM CNF	7,885,418		7,885,418		
0100025. 125% 2001 CSO ALB 4% SM CRVM CNF	2,372,152		2,372,152		
0100026. 140% 2001 CSO ALB 4% NS CRVM CNF	2,408,059		2,408,059		
0100027. 1980 CET ALB 4% CNF	79		79		
0100028. 1980 CSO ALB 4% CRVM CNF	18,847,804		18,847,804		
0100029. 1980 CSO ALB 4.5% CRVM CNF	19,974,383		19,974,383		
0100030. 2001 CSO ALB 4% NS CRVM CNF	10,606,538		10,606,538		
0100031. 250% 2001 CSO ALB 4% NS CRVM CNF	1,138,670		1,138,670		
0100032. 250% 2001 CSO ALB 4% SM CRVM CNF	164,707		164,707		
0100033. 58 CET 3% NLP ALB...1969—1969	13,340		13,340		
0100034. 58 CET 3% NLP ANB...1970—1978	411,678		411,678		
0100035. 58 CET 3.5% NLP ALB...1979—1988	304,606		304,606		
0100036. 58 CSO 3% CRVM ANB...1969—1977	248,585		248,585		
0100037. 58 CSO 3.5% CRVM ALB...1969—1988	829,889		829,889		
0100038. 80 CET 5% NLP ALB...1989—1992	23,683		23,683		
0100039. 80 CSO 4.5% CRVM ALB...1976—1992	320,826		320,826		
0100040. 80 CSO 5% CRVM ALB...1971—1992	353,907		353,907		
0199997. Totals (gross)	343,859,077	2,819,054	93,247,816	0	247,792,207
0199998. Reinsurance ceded	66,166,880		65,904,323		262,557
0199999. Life Insurance: Totals (net)	277,692,197	2,819,054	27,343,493	0	247,529,650
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	197,952		197,952		
0400002. 1959 ADB 4.5% CNF	44,636		44,636		
0499997. Totals (gross)	242,588	0	242,588	0	0
0499998. Reinsurance ceded	242,588		242,588		
0499999. Accidental Death Benefits: Totals (net)	0	0	0	0	0
0500001. 1991 LTC NH 1980 CSO ALB 4.5% CNF	55,071		55,071		
0500002. 1991 LTC NH 1980 CSO ALB 4% CNF	53,767		53,767		
0500003. 1991 LTC NH 2001 CSO ALB 4% NS CNF	274,934		274,934		
0500004. 1991 LTC NH 2001 CSO ALB 4% SM CNF	31,579		31,579		
0599997. Totals (gross)	415,351	0	415,351	0	0
0599998. Reinsurance ceded	415,351		415,351		
0599999. Disability-Active Lives: Totals (net)	0	0	0	0	0
0600001. 1952 PER 2 1958 CSO 2.5%	58,222		58,222		
0699997. Totals (gross)	58,222	0	58,222	0	0
0699998. Reinsurance ceded	58,222		58,222		
0699999. Disability-Disabled Lives: Totals (net)	0	0	0	0	0
0700001. DEFICIENCY RESERVES	25,543		25,543		
0799997. Totals (gross)	25,543	0	25,543	0	0
0799998. Reinsurance ceded	25,543		25,543		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0799999. Miscellaneous Reserves: Totals (net)	0	0	0	0	0
9999999. Totals (net) - Page 3, Line 1	277,692,197	2,819,054	27,343,493	0	247,529,650

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

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

NONE

(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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	211,802,717	0	0	16,717	0	211,786,000
2. Deposits received during the year	174,756,159			12,794		174,743,365
3. Investment earnings credited to the account	176,657			521		176,136
4. Other net change in reserves	(467,155)					(467,155)
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	146,111,479			5,191		146,106,288
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)	240,156,899	0	0	24,841	0	240,132,058
10. Reinsurance balance at the beginning of the year	(22,091,162)	0	0	(16,717)	0	(22,074,445)
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	(8,724,257)			8,124		(8,732,381)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(13,366,905)	0	0	(24,841)	0	(13,342,064)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	226,789,994	0	0	0	0	226,789,994

(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)	\$ 88,526,000
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$ 88,526,000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	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								
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								
2.21 Direct	3,089,179	1,459,417	1,629,762					
2.22 Reinsurance assumed .....	.0							
2.23 Reinsurance ceded	1,175,746	1,175,746						
2.24 Net	1,913,433	(b) 283,671	(b) 1,629,762	(b) .0	.0	(b) .0	.0	.0
3. Incurred but unreported:								
3.1 Direct	1,031,040	461,040	570,000					
3.2 Reinsurance assumed	6,000	6,000						
3.3 Reinsurance ceded	416,040	416,040						
3.4 Net	621,000	(b) 51,000	(b) 570,000	(b) .0	.0	(b) .0	.0	.0
4. TOTALS								
4.1 Direct	4,120,219	1,920,457	2,199,762	.0	.0	.0	.0	.0
4.2 Reinsurance assumed	6,000	6,000	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	1,591,786	1,591,786	.0	.0	.0	.0	.0	.0
4.4 Net	2,534,433	(a) 334,671	(a) 2,199,762	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 2025 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	37,704,588	11,715,249	25,989,339					
1.2 Reinsurance assumed	260,611	260,611						
1.3 Reinsurance ceded	8,023,555	8,023,555						
1.4 Net	(c) 29,941,644	3,952,305	25,989,339	0	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	4,120,219	1,920,457	2,199,762	0	0	0	0	0
2.2 Reinsurance assumed	6,000	6,000		0	0	0	0	0
2.3 Reinsurance ceded	1,591,786	1,591,786		0	0	0	0	0
2.4 Net	2,534,433	334,671	2,199,762	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0							
4. Liability December 31, prior year:								
4.1 Direct	4,272,871	1,949,658	2,323,213	0	0	0	0	0
4.2 Reinsurance assumed	7,000	7,000		0	0	0	0	0
4.3 Reinsurance ceded	1,616,090	1,616,090		0	0	0	0	0
4.4 Net	2,663,781	340,568	2,323,213	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0							
6. Incurred Benefits								
6.1 Direct	37,551,936	11,686,048	25,865,888	0	0	0	0	0
6.2 Reinsurance assumed	259,611	259,611		0	0	0	0	0
6.3 Reinsurance ceded	7,999,251	7,999,251		0	0	0	0	0
6.4 Net	29,812,296	3,946,408	25,865,888	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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0	0	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	1,359,249	1,450,859	91,610
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	302,226	339,834	37,608
21. Furniture and equipment, including health care delivery assets	292,103		(292,103)
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	462,629	316,755	(145,874)
25. Aggregate write-ins for other-than-invested assets	198,072	152,357	(45,715)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,614,279	2,259,805	(354,474)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	2,614,279	2,259,805	(354,474)
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 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Expenses	198,072	152,357	(45,715)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	198,072	152,357	(45,715)

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 #	2025	2024
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	5,662,974	4,766,461
(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	5,662,974	4,766,461
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	29,979,481	25,259,685
(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	29,979,481	25,259,685

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.
- (4) Preferred Stocks – Not Applicable.
- (5) Mortgage Loans – Not Applicable.
- (6) Asset-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) The Company carries its investment in subsidiary for Opportunity Life Insurance Company using the equity basis.
- (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 asset-backed 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, 2025, 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, 2025.
- (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	\$ 26,275
2. 12 Months or Longer	\$ 3,444,042

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

3. Less than 12 Months	\$ 1,650,762
4. 12 Months or Longer	\$ 25,872,810

- (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, 2025.

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. Investments in Tax Credit Structures (tax credit investments) – Not Applicable.

L. Restricted Assets (Including Pledged)

- (1) Restricted Assets (Including Pledged)

Gross (Admitted & Nonadmitted) Restricted						
Current Year					6	7
1	2	3	4	5		
Total General	G/A Supporting	Total Separate Account (S/A)	S/A Assets Supporting		Total From	Increase/ (Decrease)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

Restricted Asset Category	Account (G/A)	S/A Activity (a)	Restricted Assets	G/A Activity (b)	Total (1 plus 3)	Prior Year	(5 minus 6)
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	4,455,500	.....	.....	.....	4,455,500	3,403,900	1,051,600
j. On deposit with states	3,734,630	.....	.....	.....	3,734,630	3,218,300	516,330
k. On deposit with other regulatory bodies	.....	.....	.....	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements)	100,758,489	.....	.....	.....	100,758,489	82,097,957	18,660,532
m. Pledged as collateral not captured in other categories	.....	.....	.....	.....	.....	.....	.....
n. Other restricted assets	.....	.....	.....	.....	.....	.....	.....
o. Collateral assets received and on balance sheet	.....	.....	.....	.....	.....	.....	.....
p. Assets held under modco reinsurance agreements	.....	.....	.....	.....	.....	.....	.....
q. Assets held under funds withheld reinsurance agreements	.....	.....	.....	.....	.....	.....	.....
r. Total Restricted Assets (Sum of a through n)	\$108,948,619	\$.....	\$.....	\$.....	\$108,948,619	\$88,720,157	\$20,228,462

(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	4,455,500	0.81	0.81
j. On deposit with states	3,734,630	0.68	0.68
k. On deposit with other regulatory bodies
l. Pledged as collateral to FHLB (including assets backing funding agreements)	100,758,489	18.22	18.31
m. Pledged as collateral not captured in other categories
n. Other restricted assets
o. Collateral assets received and on balance sheet
p. Assets held under modco reinsurance agreements
q. Assets held under funds withheld reinsurance agreements
r. Total Restricted Assets	\$.....	\$100,948,619	19.71%	19.80%

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(Sum of a through n)

- (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 Assets Held under Modco/Funds Withheld Reinsurance Agreements Reflected as Assets Within the Reporting Entity’s Financial Statements – Not Applicable.
- (5) The Company does not have any assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements that have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer).

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 2
- (2) Aggregate Amount of Investment Income \$2,110

R. Reporting Entity’s Share of Cash Pool by Asset Type – Not Applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(2) Issuer Credit Obligations			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(3) Asset-Backed Securities			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(4) Preferred Stocks			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(5) Common Stocks			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(6) Real Estate			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(7) Mortgage Loans			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(8) Joint Ventures, Partnerships, LLC			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(9) Other Qualifying Investments			
(a) Affiliated	585,000	585,000	.....
(b) Unaffiliated	.....	.....	.....
(10) Collateral Does not Qualify as an Investment			
(a) Affiliated	.....	.....	.....
(b) Unaffiliated	.....	.....	.....
(11) Total	585,000	585,000	.....

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, 2025.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross.....	4,606,500
2. Nonadmitted.....	0
3. Admitted.....	4,606,500

8. Derivative Instruments – Not Applicable.

9. Income Taxes

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

(1)

	12/31/2025			12/31/2024			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	4,584,449	82,076	4,666,525	4,598,488	20,557	4,619,044	(14,038)	61,519	47,480
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	4,584,449	82,076	4,666,525	4,598,488	20,557	4,619,044	(14,038)	61,519	47,480
(d) Deferred Tax Assets Nonadmitted	(1,277,173)	(82,076)	(1,359,249)	(1,430,302)	(20,557)	(1,450,858)	153,129	(61,519)	91,610
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	3,307,276	0	3,307,276	3,168,186	0	3,168,186	139,090	0	139,090
(f) Deferred Tax Liabilities	(1,170,605)	0	(1,170,605)	(1,309,301)	0	(1,309,301)	138,696	0	138,696
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	2,136,671	0	2,136,671	1,858,885	0	1,858,885	277,786	0	277,786

(2) Admission Calculation Components

	12/31/2025			12/31/2024			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)	2,136,671	0	2,136,671	1,858,885	0	1,858,885	277,786	0	277,786
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	2,136,671	0	2,136,671	1,858,885	0	1,858,885	277,786	0	277,786
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	4,172,026	XXX	XXX	3,473,304	XXX	XXX	698,722
(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	1,170,605	0	1,170,605	1,309,301	0	1,309,301	(138,696)	0	(138,696)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	3,307,276	0	3,307,276	3,168,186	0	3,168,186	139,090	0	139,090

(3) Other Admissibility Criteria

	2025	2024
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	842%	685%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	27,803,625	23,155,360

(4) Impact of Tax Planning Strategies

	12/31/2025		12/31/2024		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
Impact of Tax-Planning Strategies						
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	4,584,449	82,076	4,598,488	20,557	(14,038)	61,519
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)	3,307,276	0	3,168,186	0	139,090	0
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0%	0%	0%	0%	0%	0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?				Yes ()	No (X)	

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

C. Current and Deferred Income Taxes

	(1) 12/31/2025	(2) 12/31/2024	(3) (Col 1-2) Change
1. Current Income Tax:			
(a) Federal	1,416,579	1,171,239	245,340
(b) Foreign	0	0	0
(c) Subtotal (1a+ab)	1,416,579	1,171,239	245,340
(d) Federal Income tax on net capital gains	25,295	1,502	23,793
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	(21,650)	138,740	(160,390)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	1,420,225	1,311,481	108,744
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	0	0	0
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	3,040,836	3,063,921	(23,085)
(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	135,450	126,000	9,450
(9) Pension accrual	0	0	0
(10) Nonadmitted assets	263,556	169,879	93,678
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other	1,144,607	1,238,688	(94,087)
(99) Subtotal (sum of 2a1 through 2a13)	4,584,449	4,598,488	(14,038)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	(1,277,173)	(1,430,302)	153,129
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	3,307,276	3,168,186	139,090
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other	0	0	0
(5) Unrealized capital losses	82,076	20,557	61,519
(99) Subtotal (2c1+2c2+2c3+2c4)	82,076	20,557	61,519
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	(82,076)	(20,557)	(61,519)
(h) Admitted capital deferred tax assets (2c99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	3,307,276	3,168,185	139,091
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	(584,602)	(460,475)	(124,127)
(2) Fixed Assets	(71,697)	(97,057)	25,361
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	0	(223,698)	223,698
(5) Other	(514,306)	(528,070)	13,764
(99) Subtotal (3a1+3a2+a3+3a4+3a5)	(1,170,605)	(1,309,301)	138,696
(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)	(1,170,605)	(1,309,301)	138,696
4. Net deferred tax assets/liabilities (2i-3c)	2,136,671	1,858,885	277,786

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) 12/31/2025	(2) 12/31/2024	(3) (Col 1-2) Change
Total deferred tax assets	4,666,525	4,619,044	47,480
Total deferred tax liabilities	(1,170,605)	(1,309,301)	138,696
Net deferred tax assets/liabilities	3,495,920	3,309,744	186,176
Statutory valuation allowance adjustment (*see explanation below)	0	0	0
Net deferred tax assets/liabilities after SVA	3,495,920	3,309,744	186,176
Tax effect of unrealized gains/(losses)	(82,076)	(20,557)	(61,519)
Change in net deferred income tax [(charge)/benefit]	3,413,844	3,289,187	124,657

*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	7,055,549	1,481,665	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	(190,487)	(40,002)	-0.57%
Meals and entertainment, lobbying expenses, etc.	207,335	43,540	0.62%
Statutory valuation allowance adjustment	0	0	0.00%
Deferred taxes on nonadmitted assets	(446,085)	(93,678)	-1.33%
Other		(95,958)	-1.36%
Total		1,295,568	18.36%
Federal income taxes incurred [expense/(benefit)]		1,394,930	19.77%
Tax on capital gains/(losses)		25,295	0.36%
Change in net deferred income tax [charge/(benefit)]		(124,657)	-1.77%
Total statutory income taxes		1,295,568	18.36%

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

At December 31, 2025, the Company did not have net operating loss carryforwards.

At December 31, 2025, the Company did not have capital loss carryforwards.

The following is income tax expense for 2023, 2024, and 2025 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2023	N/A	75,863	75,863
2024	N/A	15,316	15,316
2025	N/A	25,295	25,295
Total	N/A	116,474	116,474

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, Opportunity Life Insurance Company, 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 2022.

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

The Inflation Reduction Act (Act) was enacted on August 16, 2022, and included a new corporate alternative minimum tax (CAMT). The Act and the CAMT will go into effect for tax years beginning after 2022. The Company has determined it does not expect to be subject to the CAMT in 2025.

On July 4, 2025, the United States enacted tax reform legislation through the One Big Beautiful Bill Act, which changes the existing U.S. tax laws, including extending or making permanent certain provisions of the Tax Cuts and Jobs Act, in addition to other changes. As a result of enactment of the legislation, the Company recorded no material impact to surplus during the 2025 calendar year.

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. The Company has a wholly owned subsidiary called Opportunity Life Insurance Company, which was created in 2024.
- 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 Opportunity Life Insurance 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, 2025 is \$585,000.
- D. At December 31, 2025, \$419,032 was reported as amounts due from Unity Funding Company, \$9,032 was reported as amounts due from Opportunity Life Insurance Company, and \$300 was reported as amounts due from Unity Financial Insurance Group.

E-L. – Not Applicable

M. Opportunity Life Insurance Company, a wholly owned subsidiary of The Company, has been reported in the financial statements at a Balance Sheet Value of \$8,706,238, all of which is admitted. The subsidiary, which is operates as a Life, Accident, and Health Insurance company under the NAIC Company Code of 17665, filed its financial statements with the NAIC on February 20, 2026.

N-O. – 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
125	RGF	84	4/9/2020	4/9/2027	1.520	A/A	450,000	450,000
133	RGF	120	4/17/2020	4/17/2030	1.730	A/A	239,000	239,000
135	RGF	72	4/17/2020	4/17/2026	1.260	A/A	226,000	226,000
137	RGF	108	4/17/2020	4/17/2029	1.660	A/A	242,000	242,000
149	RGF	240	6/15/2020	6/15/2040	2.020	A/A	650,000	650,000
268	RGF	60	12/23/2022	12/22/2027	4.250	A/A	900,000	900,000
274	SFR 3	36	1/12/2023	1/12/2026	4.220	A/360	1,150,000	1,150,000
320	SFR 3	24	2/28/2024	2/27/2026	4.020	A/360	405,000	405,000
326	SFR 3	24	3/29/2024	3/27/2026	4.060	A/360	400,000	400,000
327	SFR 3	24	4/1/2024	4/1/2026	4.070	A/360	1,400,000	1,400,000
330	SFR 3	24	4/16/2024	4/16/2026	4.000	A/360	188,000	188,000
333	SFR 3	24	4/26/2024	4/24/2026	4.000	A/360	775,000	775,000
334	SFR 3	24	4/29/2024	4/29/2026	4.000	A/360	1,800,000	1,800,000
335	SFR 3	24	5/8/2024	5/8/2026	3.990	A/360	1,900,000	1,900,000
336	SFR 3	24	5/20/2024	5/20/2026	3.990	A/360	1,550,000	1,550,000
337	SFR 3	24	5/31/2024	5/29/2026	3.990	A/360	2,000,000	2,000,000
344	SFR 3	24	7/17/2024	7/17/2026	4.010	A/360	1,000,000	1,000,000
379	Callable SOFR	24	12/27/2024	12/24/2026	4.040	A/360	3,400,000	3,400,000
380	Callable SOFR	12	1/9/2025	1/9/2026	3.970	A/360	850,000	850,000
383	Callable SOFR	12	1/27/2025	1/27/2026	3.950	A/360	700,000	700,000
388	Callable SOFR	24	3/7/2025	3/5/2027	3.980	A/360	1,000,000	1,000,000
390	Callable SOFR	24	3/14/2025	3/12/2027	3.970	A/360	1,200,000	1,200,000
392	Callable SOFR	24	3/20/2025	3/19/2027	3.970	A/360	800,000	800,000
395	Callable SOFR	24	3/27/2025	3/26/2027	3.970	A/360	675,000	675,000
396	Callable SOFR	24	4/7/2025	4/7/2027	3.980	A/360	860,000	860,000
397	Callable SOFR	12	4/14/2025	4/14/2026	3.970	A/360	2,625,000	2,625,000
398	Callable SOFR	24	4/14/2025	4/14/2027	4.040	A/360	2,625,000	2,625,000
401	Callable SOFR	12	4/17/2025	4/17/2026	3.960	A/360	467,000	467,000
405	Callable SOFR	24	5/28/2025	5/28/2027	4.000	A/360	3,000,000	3,000,000
406	Callable SOFR	24	5/30/2025	5/28/2027	4.000	A/360	600,000	600,000
407	Callable SOFR	24	6/2/2025	6/2/2027	4.000	A/360	3,000,000	3,000,000
408	Callable SOFR	24	6/5/2025	6/4/2027	4.000	A/360	2,883,000	2,883,000
409	Callable SOFR	24	6/9/2025	6/9/2027	4.000	A/360	1,000,000	1,000,000
412	Callable SOFR	12	7/9/2025	7/9/2026	3.950	A/360	2,340,000	2,340,000
413	Callable SOFR	12	7/14/2025	7/14/2026	3.950	A/360	500,000	500,000
416	Callable SOFR	24	8/13/2025	8/13/2027	4.030	A/360	1,500,000	1,500,000
417	Callable SOFR	12	8/22/2025	8/21/2026	3.910	A/360	650,000	650,000
418	Callable SOFR	12	8/26/2025	8/26/2026	3.910	A/360	450,000	450,000
419	Callable SOFR	24	8/27/2025	8/27/2027	3.990	A/360	2,000,000	2,000,000
420	Callable SOFR	24	9/4/2025	9/3/2027	3.990	A/360	1,500,000	1,500,000
421	Callable SOFR	24	9/8/2025	9/8/2027	3.990	A/360	1,000,000	1,000,000
422	Callable SOFR	24	9/12/2025	9/10/2027	3.990	A/360	2,850,000	2,850,000
424	Callable SOFR	12	9/25/2025	9/25/2026	3.920	A/360	1,000,000	1,000,000
425	Callable SOFR	12	9/26/2025	9/25/2026	3.920	A/360	3,800,000	3,800,000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

426	Callable SOFR	12	10/2/2025	10/2/2026	3.980	A/360	2,800,000	2,800,000
427	Callable SOFR	12	10/10/2025	10/9/2026	3.910	A/360	7,250,000	7,250,000
428	Callable SOFR	12	10/15/2025	10/15/2026	3.920	A/360	9,226,000	9,226,000
429	Callable SOFR	24	10/31/2025	10/29/2027	3.980	A/360	1,500,000	1,500,000
430	CMA Var	3	11/10/2025	2/6/2026	3.890	A/360	70,000	70,000
431	Callable SOFR	24	11/14/2025	11/12/2027	3.940	A/360	2,000,000	2,000,000
432	CMA Var	3	11/24/2025	2/20/2026	3.890	A/360	50,000	50,000
433	Callable SOFR	24	12/2/2025	12/2/2027	3.930	A/360	1,000,000	1,000,000
434	Callable SOFR	24	12/8/2025	12/8/2027	3.920	A/360	900,000	900,000
435	CMA Var	3	12/12/2025	3/12/2026	3.890	A/360	50,000	50,000
436	Callable SOFR	24	12/12/2025	12/10/2027	3.920	A/360	4,400,000	4,400,000
437	CMA Var	3	12/18/2025	3/18/2026	3.890	A/360	25,000	25,000
438	CMA Var	3	12/19/2025	3/19/2026	3.890	A/360	215,000	215,000
439	Callable SOFR	24	12/23/2025	12/23/2027	3.920	A/360	900,000	900,000
Total							88,936,000	88,936,000

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 \$126,583,611. The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.

C. The Company has no unused commitments and lines of credit for financing arrangements.

(1) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock – Class A	402,697	402,697	.....
(b) Membership Stock – Class B	.....	.....	.....
(c) Activity Stock	3,993,085	3,993,085	.....
(d) Excess Stock	59,718	59,718	.....
(e) Aggregate Total (a+b+c+d)	4,455,500	4,455,500	.....
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	126,583,611	126,583,611	.....
2. Prior Year-end			
(a) Membership Stock – Class A	352,897	352,897	.....
(b) Membership Stock – Class B	.....	.....	.....
(c) Activity Stock	3,050,995	3,050,995	.....
(d) Excess Stock	8	8	.....
(e) Aggregate Total (a+b+c+d)	3,403,900	3,403,900	.....
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	118,502,871	118,502,871	.....

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

(2) 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)	98,492,561	100,758,489	88,936,000
2. Current Year General Account Total Collateral Pledged	98,492,561	100,758,489	88,936,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	76,535,596	82,097,957	68,201,000

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)	98,650,514	101,038,664	82,121,000
2. Current Year General Account Total Collateral Pledged	98,650,514	101,038,664	82,121,000
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	76,535,596	82,097,957	68,201,000

(3) 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	88,936,000	88,936,000	.....	XXX
(b) Funding Agreements	.....	.....	.....	.....
(c) Other	.....	.....	.....	XXX
(d) Aggregate Total (a+b+c)	88,936,000	88,936,000	.....	.....
1. Prior Year-end				
(a) Debt	68,201,000	68,201,000	.....	XXX
(b) Funding Agreements	.....	.....	.....	.....
(c) Other	.....	.....	.....	XXX
(d) Aggregate Total (a+b+c)	68,201,000	68,201,000	.....	.....

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	88,936,000	88,936,000	.....
2. Funding Agreements	.....	.....	.....
3. Other	.....	.....	.....
4. Aggregate Total (Line 1+2+3)	88,936,000	88,936,000	.....

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 \$124,163 and \$121,680 for the years ended December 31, 2025 and 2024, 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 2026 is approximately \$5,600,000.
- D. Ordinary dividends in the amount of \$500,000 and \$0 were paid in the years ended December 31, 2025 and 2024, 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 Reciprocal – Not Applicable.
- H. There is no stock held by the Company for special purposes at December 31, 2025.
- 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 \$48,857 at December 31, 2025.
- 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 paid guaranty fund assessments totaling \$46,196 during the year as a result of insolvencies of a few other insurance companies in states that the Company does business in.

- 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 February 2033. Past rental expenses for 2025 and 2024 were \$100,217 and \$137,580 respectively.

(2) At December 31, 2025, the rental commitments for the above lease are as follows:

	<u>Year Ending December 31</u>	<u>Rental Commitments</u>
1.	2026	119,183
2.	2027	134,370
3.	2028	137,714
4.	2029	141,134
5.	2030	144,630
6.	2031	148,278
7.	2032	152,002
8.	2033	14,164
9.	Total	991,472

(3) The Company has not engaged in any sale-leaseback transactions in 2025 and 2024.

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 and Federal 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, 2025 that have a material effect on its financial condition.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

If yes, give full details. Not Applicable.

- (2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or an insured or any other person not primarily engaged in the insurance business.

Yes () No (X)

If yes, give full details. Not Applicable.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the Reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premiums or other similar credits?

1 No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of business reinsured in making this estimate. -\$0-.
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability for those agreements in this statement? -\$0-

- (2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details. Not Applicable.

Section 3 – Ceded Reinsurance Report – Part B

- (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 \$871,843 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) Tabular Interest, Tabular Less Actual Reserve Released and Tabular cost have been determined by the formulas outlined in the Annual Statement Instructions.
- (5) Tabular Interest, Tabular Less Actual Reserve Released and Tabular cost have been determined by the formulas outlined in the Annual Statement Instructions.
- (6) Details for other changes in reserves – None.

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

A. Deposit-Type Contracts

	<u>General Account</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:		
a. With market value adjustment	\$.....%
b. At book value less current surrender charge of 5% or more	.....	.....
c. At fair value	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	.....	.....
e. At book value without adjustment (minimal or no charge or adjustment)	.....	.....
(2) Not subject to discretionary withdrawal	240,407,161	100%
(3) Total (gross: direct + assumed)	240,407,161	100%
(4) Reinsurance ceded	13,617,167	
(5) Total (net) (3) - (4)	\$226,789,994	

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	226,789,994
(4) Subtotal (1+2+3)	\$226,789,994

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	249,706,302	277,924,756
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	249,706,302	277,954,756
(4) Reinsurance ceded	.....	34,353	262,557
(5) Total (net) (3) - (4)	N/A	249,671,949	277,692,199

B.

	<u>Amount</u>
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$277,692,199
(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)	\$277,692,199

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2025 were as follows:

	<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1)	Industrial	\$.....	\$.....
(2)	Ordinary New Business	\$39,408	\$22,672
(3)	Ordinary Renewal	\$45,819	\$31,697
(4)	Credit Life	\$.....	\$.....
(5)	Group Life	\$3,973,140	\$2,394,709
(6)	Group Annuity	\$.....	\$.....
(7)	Totals (1+2+3+4+5+6)	\$4,058,366	\$2,449,078

35. Separate Accounts – Not Applicable.

36. Loss/Claim Adjustment Expense – Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Ohio
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 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. 12/31/2022
- 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). 06/11/2024
- 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

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 locations (city and state of the main office) of any affiliates regulated by a federal financial 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 2025 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..... | \$ 585,000 |
| 20.22 To stockholders not officers..... | \$ |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | |
|---------------------------------|----------|
| 21.21 Rented from others..... | \$ |
| 21.22 Borrowed from others..... | \$ |
| 21.23 Leased from others | \$ |
| 21.24 Other | \$ |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | |
|---|
| 22.21 Amount paid as losses or risk adjustment \$ |
| 22.22 Amount paid as expenses |
| 22.23 Other amounts paid |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 300
- 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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto

- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$ 4,455,500
- 26.28 On deposit with states \$ 3,734,630
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 100,758,489
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
US BANK	1555 N RIVERCENTER DR SUITE 300 MILWAUKEE, WI 53212
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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES**

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

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

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

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Fifth Third Bank	US Bank	04/07/2025	We transitioned custodial services from Fifth Third Bank to US Bank during the quarter. All securities have now been transitioned from Fifth Third Bank to US Bank, with the exception of a few private placements.

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. This includes both primary and sub-advisors. 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 [] N/A []

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] N/A []

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 Registered With	4 Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management, LLC	SEC	DS.....
107126	Fort Washington Investment Advisors Inc	SEC	DS.....
109905	Securian AM Privates	SEC	OS.....
294197	Rockefeller Capital Management	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

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GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	300,901,725	287,957,640	(12,944,085)
31.2 Asset-Backed Securities	213,633,574	212,198,311	(1,435,263)
31.3 Preferred stocks	0		0
31.4 Totals	514,535,299	500,155,951	(14,379,348)

31.5 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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? 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 2025 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	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 44,689

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	2
Name	Amount Paid
AM BEST	25,403

41.1 Amount of payments for legal expenses, if any? \$ 16,046

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	2
Name	Amount Paid
BRICKER GAYDON LLP	14,659

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	2
Name	Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
1.31 Reason for excluding:
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies:
 - Most current three years:
 - 1.61 Total premium earned\$0
 - 1.62 Total incurred claims\$0
 - 1.63 Number of covered lives0
 - All years prior to most current three years:
 - 1.64 Total premium earned\$0
 - 1.65 Total incurred claims\$0
 - 1.66 Number of covered lives0
- 1.7 Group policies:
 - Most current three years:
 - 1.71 Total premium earned\$0
 - 1.72 Total incurred claims\$0
 - 1.73 Number of covered lives0
 - All years prior to most current three years:
 - 1.74 Total premium earned\$0
 - 1.75 Total incurred claims\$0
 - 1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	33,116,665	32,518,291
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	280,226,630	276,664,289
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
- 4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
 - 4.1 Amount of loss reserves established by these annuities during the current year:\$
 - 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 9,132,173
- 7.2 Total Incurred Claims \$ 11,945,658
- 7.3 Number of Covered Lives 28,596

*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 []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [] No [X] N/A []

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves \$
- 10.02 Modified Coinsurance Ceded Reserves \$
- Individual and Industrial Life Policies With Pricing Flexibility Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force \$
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$
- 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$
- 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) \$
- 10.07 Life Reserves (10.04 + 10.05 + 10.06) \$ 0
- 10.08 Life Net Amount at Risk (10.03 - 10.07) \$ 0
- Individual and Industrial Term Life Policies Without Pricing Flexibility Amount at Risk
- 10.09 Net Amount (Direct + Assumed - Ceded) in Force \$
- 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$
- 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) \$
- 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) \$
- 10.13 Life Reserves (10.10 + 10.11 + 10.12) \$ 0
- 10.14 Life Net Amount at Risk (10.09 - 10.13) \$ 0

GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$
10.16	Modified Coinsurance Ceded Reserves	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		 Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.18	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.20	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$0
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		 Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$230,257,452
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.26	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$0
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$230,257,452
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		 Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.32	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$0
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$0

Life, Accident and Health Companies Only:

- 11.1 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 []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|---------------------|-----------------|
| 11.21 Paid | \$ |
| 11.22 Received..... | \$ 10,992 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | |
|----------------------------|----------|
| 12.21 Page 3, Line 1 | \$ |
| 12.22 Page 4, Line 1 | \$ |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$..... 3,084,370
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 14.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 14.3 If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 14.31 Earned premium | | |0 |
| 14.32 Paid claims | | |0 |
| 14.33 Claim liability and reserve (beginning of year) | | |0 |
| 14.34 Claim liability and reserve (end of year) | | |0 |
| 14.35 Incurred claims |0 |0 |0 |

GENERAL INTERROGATORIES

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

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
14.41	<\$25,000	.....	.....
14.42	\$25,000 - 99,999	.....	.....
14.43	\$100,000 - 249,999	.....	.....
14.44	\$250,000 - 999,999	.....	.....
14.45	\$1,000,000 or more	.....	.....

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 15. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No [X]
- 16. How often are meetings of the subordinate branches required to be held?
.....
- 17. How are the subordinate branches represented in the supreme or governing body?
.....
- 18. What is the basis of representation in the governing body?
.....
- 19.1 How often are regular meetings of the governing body held?
.....
- 19.2 When was the last regular meeting of the governing body held?
- 19.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 19.4 How many members of the governing body attended the last regular meeting?
- 19.5 How many of the same were delegates of the subordinate branches?
- 20. How are the expenses of the governing body defrayed?
.....
- 21. When and by whom are the officers and directors elected?
.....
- 22. What are the qualifications for membership?
.....
- 23. What are the limiting ages for admission?
.....
- 24. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 25. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No [X]
- 26. 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]
- 27.1 Are notices of the payments required sent to the members? Yes [] No [X] N/A []
- 27.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 28. What proportion of first and subsequent year's payments may be used for management expenses?
28.11 First Year %
28.12 Subsequent Years %
- 29.1 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]
- 29.2 If so, what amount and for what purpose? \$
- 30.1 Does the reporting entity pay an old age disability benefit? Yes [] No [X]
- 30.2 If yes, at what age does the benefit commence?
- 31.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No [X]
- 31.2 If yes, when?
.....
- 32. 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]
- 33.1 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]
- 33.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A [X]
- 33.3 If yes, explain
.....
- 34.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No [X]
- 34.2 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]
- 35. 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]
- 36.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No [X]
- 36.2 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
Total	.....0

ANNUAL STATEMENT FOR THE YEAR 2025 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 2025	2 2024	3 2023	4 2022	5 2021
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	182,350	195,194	208,295	222,364	252,369
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	13,539	14,104	14,838	15,318	2,103
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)	478,122	474,607	472,564	465,211	453,641
5. Industrial (Line 21, Col. 2)	3,570	3,831	4,053	4,338	4,687
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	677,581	687,736	699,750	707,231	712,800
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	3,552	3,369	4,064	3,644	3,130
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	226	188	179	270	301
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	37,264	34,315	40,109	45,676	49,796
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	41,042	37,872	44,352	49,590	53,227
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	3,587,440	3,450,953	4,152,304	3,727,717	3,049,859
15. Group life (Line 20.4, Col. 3)	29,529,225	29,067,339	33,239,134	36,773,129	38,833,876
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	33,116,665	32,518,292	37,391,438	40,500,846	41,883,735
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	550,276,690	503,370,811	441,121,288	362,232,482	345,114,547
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	520,297,208	478,111,126	419,438,989	343,864,352	328,109,437
23. Aggregate life reserves (Page 3, Line 1)	277,692,197	274,000,508	270,659,323	263,448,176	255,200,774
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)	226,789,994	189,711,555	80,714,663	17,568,095	5,624,065
26. Asset valuation reserve (Page 3, Line 24.01)	3,201,801	2,939,495	2,403,322	1,920,793	1,497,180
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)	27,454,981	22,735,185	19,157,799	15,843,630	14,480,610
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	9,621,732	7,354,575	3,138,865	9,170,571	13,671,430
Risk-Based Capital Analysis					
30. Total adjusted capital	33,181,282	28,199,180	24,085,621	20,288,923	17,841,696
31. Authorized control level risk - based capital	3,939,645	4,113,091	3,675,028	3,572,243	3,025,243
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)	95.4	96.5	95.2	93.7	95.9
33. Stocks (Lines 2.1 and 2.2)	2.8	2.3	1.2	2.1	0.8
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)	1.4	0.9	3.2	2.9	2.6
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)	0.3	0.2	0.2	1.1	0.6
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 9 + 15, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),	8,706,238	5,359,744	0	0	0
47. Affiliated mortgage loans on real estate	0	0	0	0	0
48. All other affiliated	585,000	598,000	611,000	624,000	637,000
49. Total of above Lines 44 to 48	9,291,238	5,957,744	611,000	624,000	637,000
50. Total Investment in Parent included in Lines 44 to 48 above					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,614,279	2,259,805	2,041,731	2,231,112	1,489,142
52. Total admitted assets (Page 2, Line 28, Col. 3)	550,276,690	503,370,811	441,121,288	362,232,482	345,114,547
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	19,723,201	17,980,197	14,177,860	10,958,637	10,717,281
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(8,853)	5,648	30,625	(98,210)	133,432
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	48,857	(34,118)	40,526	(58,077)	(72,873)
56. Total of above Lines 53, 54 and 55	19,763,205	17,951,727	14,249,010	10,802,350	10,777,840
Benefits and Reserve Increases (Page 6)					
57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	30,213,158	30,338,803	29,724,313	30,847,645	31,062,872
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(61,574)	(42,693)	227,079	160,345	(212,691)
60. Increase in A & H reserves (Line 19, Col. 6)	0	0	0	0	0
61. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
62. 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	37.1	35.2	29.5	22.2	26.0
63. 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	2.0	1.9	1.9	1.8	1.4
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0	0	0	0	0
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0	0	0	0	0
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	0	0	XXX
68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	0	XXX
69. 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	0	0	0	XXX
70. 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	0	0	0	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)					
71. Individual industrial life (Page 6.1, Col. 2)	23,946	28,758	17,132	235	4,200
72. Individual whole life (Page 6.1, Col. 3)	22,097	40,413	(122,278)	(376,484)	(54,499)
73. Individual term life (Page 6.1, Col. 4)	0	0	0	0	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	0	0	0	0	0
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
77. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
78. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
79. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
80. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
81. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
82. Group whole life (Page 6.2, Col. 2)	2,022,760	2,389,102	1,832,296	854,922	911,147
83. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
84. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
85. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
86. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
87. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
88. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
89. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
90. Individual deferred fixed annuities (Page 6.3, Col. 2)	0	0	0	0	0
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	0	0	0	0	0
95. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
96. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
97. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
101. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
102. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
103. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
104. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
105. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
106. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
110. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
111. A & H-disability income (Page 6.5, Col. 11)	0	0	0	0	0
112. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
113. A & H-other (Page 6.5, Col. 13)	0	0	0	0	0
114. Aggregate of all other lines of business (Page 6, Col. 8)	3,603,026	2,302,538	1,861,869	1,759,472	249,554
115. Fraternal (Page 6, Col. 7)	0	0	0	0	0
116. Total (Page 6, Col. 1)	5,671,829	4,760,811	3,589,019	2,238,145	1,110,402

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 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8 Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	1,358	3,831	28,880	209,298	0	0	0	71,488	474,607	687,736
2. Issued during year	0	0	535	3,778	0	0	0	5,847	37,264	41,042
3. Reinsurance assumed										0
4. Revived during year			2	16				396	880	896
5. Increased during year (net)				75					1,561	1,636
6. Subtotals, Lines 2 to 5	0	0	537	3,869	0	0	0	6,243	39,705	43,574
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	1,358	3,831	29,417	213,167	0	0	0	77,731	514,312	731,310
Deductions during year:										
10. Death	90	261	1,681	12,673			XXX	5,198	25,581	38,515
11. Maturity			108	144			XXX			144
12. Disability				0			XXX			0
13. Expiry			83	1,012				16	236	1,248
14. Surrender			350	3,683				548	5,750	9,433
15. Lapse			78	280				324	4,250	4,530
16. Conversion				0			XXX	XXX	XXX	0
17. Decreased (net)			(209)	(509)						(509)
18. Reinsurance				0				34	372	372
19. Aggregate write-ins for decreases	0	0	(2)	(5)	0	0	0	0	1	(4)
20. Totals (Lines 10 to 19)	90	261	2,089	17,278	0	0	0	6,120	36,190	53,729
21. In force end of year (b) (Line 9 minus Line 20)	1,268	3,570	27,328	195,889	0	0	0	71,611	478,122	677,581
22. Reinsurance ceded end of year	XXX		XXX	151,701	XXX		XXX	XXX	335	152,036
23. Line 21 minus Line 22	XXX	3,570	XXX	44,188	XXX	(a)	XXX	XXX	477,787	525,545
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901. Rounding			(2)	(5)					1	(4)
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	(2)	(5)	0	0	0	0	1	(4)

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2025 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	1,268	3,570	13,939	51,144
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			36	163
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX	226	XXX	6,870
31. Totals (Lines 27 to 30)	0	226	36	7,033
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,571	6,506
34. Totals, whole life and endowment	535	3,552	25,721	182,350
35. Totals (Lines 31 to 34)	535	3,778	27,328	195,889

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			3,570	
37. Ordinary	3,778		195,889	
38. Credit life (group and individual)				
39. Group	37,264		478,122	
40. Totals (Lines 36 to 39)	41,042	0	677,581	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	71,645	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	47,832
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts issued in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Child term policies and riders included in Line 21	
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			4,506	2,322				
49. Disability income								
50. Extended benefits			XXX	XXX				
51. Other								
52. Total	0	0	4,506	2,322	0	0	0	0

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME
PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY
CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	0	5	0	0
2. Issued during year		2		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	7	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	7	0	0
10. Amount on deposit		(a) 24,840		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 2,540	(a)	(a)

ANNUITIES

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

NONE

ACCIDENT AND HEALTH INSURANCE

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

NONE

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7	
		Life Contracts		4	5	6		
	Active Status (a)	2	3				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
		Life Insurance Premiums	Annuity Considerations					
1. Alabama	AL	L	690,029	0	0	0	690,029	75,540
2. Alaska	AK	N	11,906	0	0	0	11,906	0
3. Arizona	AZ	L	222,282	0	0	0	222,282	1,642,946
4. Arkansas	AR	L	90,761	0	0	0	90,761	10,815,473
5. California	CA	L	730,500	0	0	0	730,500	0
6. Colorado	CO	L	299,840	0	0	0	299,840	1,519,946
7. Connecticut	CT	L	6,235	0	0	0	6,235	18,482,906
8. Delaware	DE	L	46,965	0	0	0	46,965	190,934
9. District of Columbia	DC	L	11,583	0	0	0	11,583	0
10. Florida	FL	L	1,504,948	0	0	0	1,504,948	0
11. Georgia	GA	L	599,300	0	0	0	599,300	195,240
12. Hawaii	HI	L	0	0	0	0	0	0
13. Idaho	ID	L	461	0	0	0	461	215,500
14. Illinois	IL	L	1,388,241	0	0	0	1,388,241	674,003
15. Indiana	IN	L	2,565,673	0	0	0	2,565,673	5,607,206
16. Iowa	IA	L	260,443	0	0	0	260,443	2,932,381
17. Kansas	KS	L	112,963	0	0	0	112,963	551,182
18. Kentucky	KY	L	1,785,122	0	0	0	1,785,122	322,323
19. Louisiana	LA	L	632,685	0	0	0	632,685	1,742,525
20. Maine	ME	L	41,205	0	0	0	41,205	15,372
21. Maryland	MD	L	320,138	0	0	0	320,138	1,624,923
22. Massachusetts	MA	L	397,387	0	0	0	397,387	15,798,944
23. Michigan	MI	L	23,723	0	0	0	23,723	7,776,129
24. Minnesota	MN	L	492,487	0	0	0	492,487	3,249,136
25. Mississippi	MS	L	1,269,077	0	0	0	1,269,077	512,414
26. Missouri	MO	L	317,303	0	0	0	317,303	1,350,058
27. Montana	MT	L	620	0	0	0	620	17,740
28. Nebraska	NE	L	88,972	0	0	0	88,972	106,147
29. Nevada	NV	L	11,562	0	0	0	11,562	0
30. New Hampshire	NH	L	1,533	0	0	0	1,533	1,070,871
31. New Jersey	NJ	L	591,629	0	0	0	591,629	28,158,353
32. New Mexico	NM	L	66,224	0	0	0	66,224	490,000
33. New York	NY	N	58,232	0	0	0	58,232	0
34. North Carolina	NC	L	3,152,130	0	0	0	3,152,130	2,476,638
35. North Dakota	ND	L	9,127	0	0	0	9,127	58,250
36. Ohio	OH	L	594,840	0	0	0	594,840	10,201,669
37. Oklahoma	OK	L	178,323	0	0	0	178,323	1,655,421
38. Oregon	OR	L	15,160	0	0	0	15,160	5,300
39. Pennsylvania	PA	L	1,304,622	0	0	0	1,304,622	15,286,849
40. Rhode Island	RI	L	162	0	0	0	162	813,163
41. South Carolina	SC	L	630,149	0	0	0	630,149	955,292
42. South Dakota	SD	L	31,901	0	0	0	31,901	0
43. Tennessee	TN	L	549,606	0	0	0	549,606	2,062,102
44. Texas	TX	L	15,119,419	0	0	0	15,119,419	5,304,345
45. Utah	UT	L	1,819	0	0	0	1,819	109,209
46. Vermont	VT	L	663	0	0	0	663	257,085
47. Virginia	VA	L	206,236	0	0	0	206,236	502,794
48. Washington	WA	L	35,596	0	0	0	35,596	83,800
49. West Virginia	WV	L	119,951	0	0	0	119,951	7,364,243
50. Wisconsin	WI	L	2,786,040	0	0	0	2,786,040	956,691
51. Wyoming	WY	L	1,193	0	0	0	1,193	282,326
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	268	0	0	0	268	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	1,137	0	0	0	1,137	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0
59. Subtotal	XXX		39,378,371	0	0	0	39,378,371	153,513,369
90. Reporting entity contributions for employee benefits plans	XXX						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (direct business)	XXX		39,378,371	0	0	0	39,378,371	153,513,369
96. Plus reinsurance assumed	XXX						0	
97. Totals (all business)	XXX		39,378,371	0	0	0	39,378,371	153,513,369
98. Less reinsurance ceded	XXX		6,156,636				6,156,636	2,681,630
99. Totals (all business) less reinsurance ceded	XXX		33,221,735	0	0	0	33,221,735	150,831,739
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

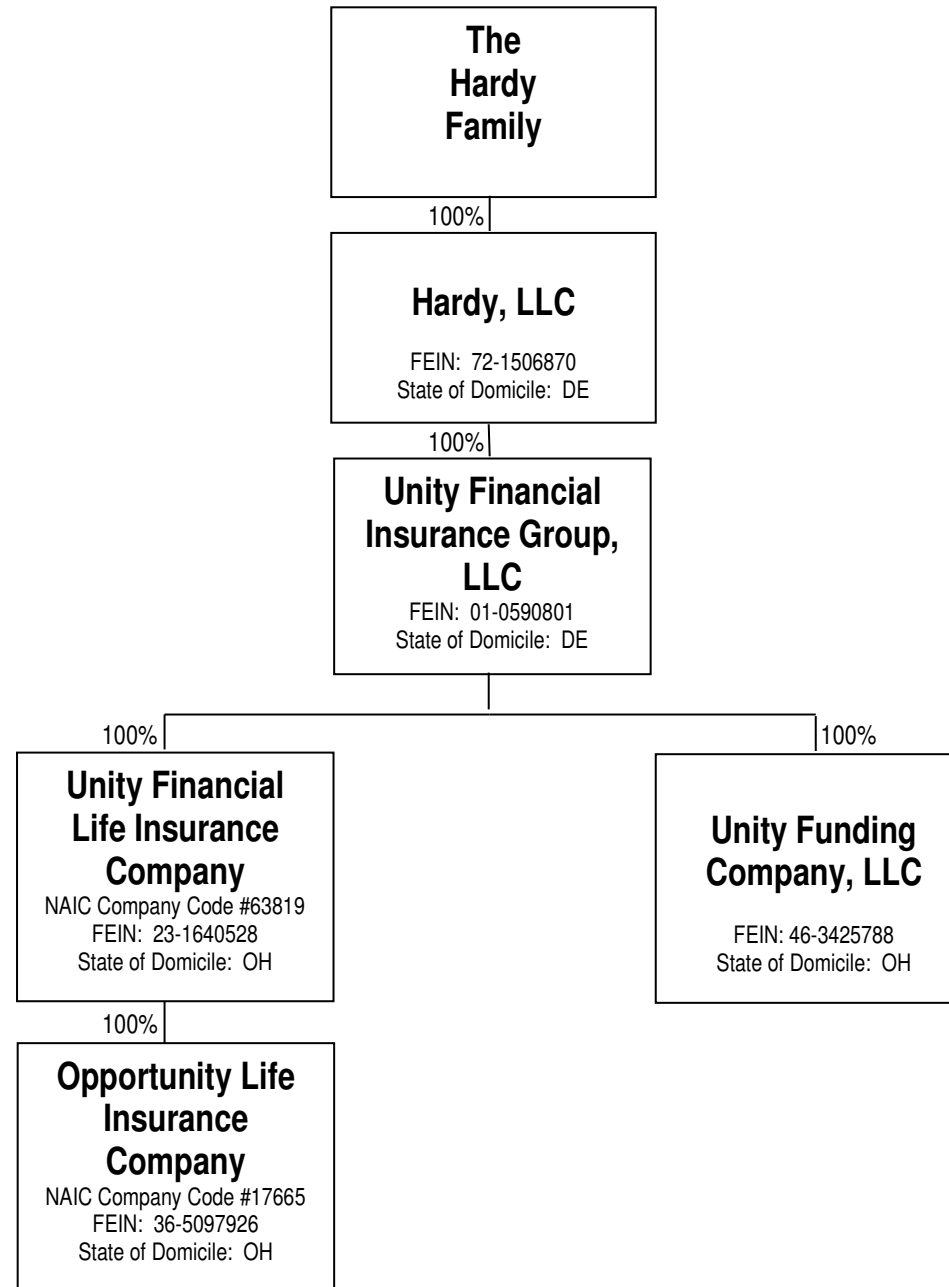
(a) Active Status Counts:

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

(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, indicate which: Schedule H, Part 1, Line 1.....

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



NONE