



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  
**OPPORTUNITY LIFE INSURANCE COMPANY**

NAIC Group Code 5078 5078 NAIC Company Code 17665 Employer's ID Number 36-5097926  
 (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 05/10/2024 Commenced Business \_\_\_\_\_

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  
Cincinnati, OH, US 45241 513-247-0711  
 (Street and Number) (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  
Cincinnati, OH, US 45241 513-247-0711  
 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.ulfife.com

Statutory Statement Contact Kevin Losekamp, 513-247-5665  
 (Name) (Area Code) (Telephone Number)  
klosekamp@ulfife.com, 513-247-5040  
 (E-mail Address) (FAX Number)

**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**

Jay Cresson Hardy - Chairman David Kevin Mullen David Michael Davis  
Thomas 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 Greer Elaine Greer Secretary  
Kevin Losekamp Kevin Losekamp Treasurer

Subscribed and sworn to before me this 19 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 filed .....02/19/2026  
 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 OPPORTUNITY LIFE INSURANCE COMPANY  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 5078

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 17665

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total individual life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total group life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total individual annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total group annuities												
Accident and Health												
34. Comprehensive individual (d) (f)								XXX	XXX	XXX		
35. Comprehensive group (d) (f)								XXX	XXX	XXX		
36. Medicare supplement (d) (f)								XXX	XXX	XXX		
37. Vision only (d) (f)								XXX	XXX	XXX		
38. Dental only (d) (f)								XXX	XXX	XXX		
39. Federal employees health benefits plan (d) (f)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e, f)								XXX	XXX	XXX		
41. Title XIX Medicaid (d) (f)								XXX	XXX	XXX		
42. Credit A&H (d) (f)								XXX	XXX	XXX		
43. Disability income (d) (f)								XXX	XXX	XXX		
44. Long-term care (d) (f)								XXX	XXX	XXX		
45. Other health (d) (f)								XXX	XXX	XXX		
46. Total accident and health								XXX	XXX	XXX		
47. Total (c)												

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY  
LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>**

NAIC Group Code 5078

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 17665

Line of Business	13 Incurred During Current Year	14 Claims Settled During Current Year								22 Unpaid December 31, Current Year	23 Policy Exhibit					
		15 Totals Paid		16 Reduction by Compromise		18 Amount Rejected		20 Total Settled During Current Year			24 Issued During Year		25 Other Changes to In Force (Net)		27 In Force December 31, Current Year (b)	
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
Individual Life																
1. Industrial																
2. Whole																
3. Term																
4. Indexed																
5. Universal																
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other																
11. Total individual life																
Group Life																
12. Whole																
13. Term																
14. Universal																
15. Variable																
16. Variable universal																
17. Credit																
18. Other																
19. Total group life																
Individual Annuities																
20. Fixed																
21. Indexed																
22. Variable with guarantees																
23. Variable without guarantees																
24. Life contingent payout																
25. Other																
26. Total individual annuities																
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout																
32. Other																
33. Total group annuities																
Accident and Health																
34. Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
35. Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36. Medicare supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
37. Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38. Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39. Federal employees health benefits plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41. Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42. Credit A&H (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43. Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
44. Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
45. Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46. Total accident and health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47. Total																

**NONE**

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_.

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ \_\_\_\_\_; Comprehensive Group \$ \_\_\_\_\_; Medicare Supplement \$ \_\_\_\_\_; Vision Only \$ \_\_\_\_\_; Dental Only \$ \_\_\_\_\_; Federal Employees Health Benefits Plan \$ \_\_\_\_\_; Title XVIII Medicare \$ \_\_\_\_\_; Title XIX Medicaid \$ \_\_\_\_\_; Credit A&H \$ \_\_\_\_\_; Disability Income \$ \_\_\_\_\_; Long-term Care \$ \_\_\_\_\_; Other Health \$ \_\_\_\_\_.

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY  
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (4,899) transferred into the reserve net of taxes of \$ ..... (1,029) .....	(3,870)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(3,870)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(52)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(3,818)

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2025 .....		(52)	0	(52)
2. 2026 .....		(109)	0	(109)
3. 2027 .....		(115)	0	(115)
4. 2028 .....		(125)	0	(125)
5. 2029 .....		(128)	0	(128)
6. 2030 .....		(137)	0	(137)
7. 2031 .....		(148)	0	(148)
8. 2032 .....		(157)	0	(157)
9. 2033 .....		(164)	0	(164)
10. 2034 .....		(174)	0	(174)
11. 2035 .....		(187)	0	(187)
12. 2036 .....		(198)	0	(198)
13. 2037 .....		(213)	0	(213)
14. 2038 .....		(233)	0	(233)
15. 2039 .....		(251)	0	(251)
16. 2040 .....		(269)	0	(269)
17. 2041 .....		(262)	0	(262)
18. 2042 .....		(229)	0	(229)
19. 2043 .....		(193)	0	(193)
20. 2044 .....		(157)	0	(157)
21. 2045 .....		(117)	0	(117)
22. 2046 .....		(87)	0	(87)
23. 2047 .....		(69)	0	(69)
24. 2048 .....		(51)	0	(51)
25. 2049 .....		(32)	0	(32)
26. 2050 .....		(11)	0	(11)
27. 2051 .....		0	0	0
28. 2052 .....		0	0	0
29. 2053 .....		0	0	0
30. 2054 .....		0	0	0
31. 2055 and Later		0	0	0
32. Total (Lines 1 to 31)	0	(3,870)	0	(3,870)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	3,741	0	3,741	0	0	0	3,741
2. Realized capital gains/(losses) net of taxes - General Account .....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....			0			0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic contribution .....	5,303	0	5,303	0	0	0	5,303
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	9,043	0	9,043	0	0	0	9,043
9. Maximum reserve .....	30,632	0	30,632	0	0	0	30,632
10. Reserve objective .....	15,973	0	15,973	0	0	0	15,973
11. 20% of (Line 10 - Line 8) .....	1,386	0	1,386	0	0	0	1,386
12. Balance before transfers (Lines 8 + 11) .....	10,429	0	10,429	0	0	0	10,429
13. Transfers .....			0			0	0
14. Voluntary contribution .....			0			0	0
15. Adjustment down to maximum/up to zero .....			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	10,429	0	10,429	0	0	0	10,429

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt obligations .....	2,576,060	XXX	XXX	2,576,060	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A .....	458,950	XXX	XXX	458,950	0.0002	92	0.0007	321	0.0013	597
2.2	1	NAIC Designation Category 1.B .....	1,577,109	XXX	XXX	1,577,109	0.0004	631	0.0011	1,735	0.0023	3,627
2.3	1	NAIC Designation Category 1.C .....	1,378,698	XXX	XXX	1,378,698	0.0006	827	0.0018	2,482	0.0035	4,825
2.4	1	NAIC Designation Category 1.D .....	1,442,878	XXX	XXX	1,442,878	0.0007	1,010	0.0022	3,174	0.0044	6,349
2.5	1	NAIC Designation Category 1.E .....	1,455,292	XXX	XXX	1,455,292	0.0009	1,310	0.0027	3,929	0.0055	8,004
2.6	1	NAIC Designation Category 1.F .....		XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
2.7	1	NAIC Designation Category 1.G .....		XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	6,312,927	XXX	XXX	6,312,927	XXX	3,870	XXX	11,641	XXX	23,402
3.1	2	NAIC Designation Category 2.A .....	301,958	XXX	XXX	301,958	0.0021	634	0.0063	1,902	0.0105	3,171
3.2	2	NAIC Designation Category 2.B .....	319,613	XXX	XXX	319,613	0.0025	799	0.0076	2,429	0.0127	4,059
3.3	2	NAIC Designation Category 2.C .....		XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	621,571	XXX	XXX	621,571	XXX	1,433	XXX	4,331	XXX	7,230
4.1	3	NAIC Designation Category 3.A .....		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B .....		XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
4.3	3	NAIC Designation Category 3.C .....		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
5.1	4	NAIC Designation Category 4.A .....		XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B .....		XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A .....		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B .....		XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C .....		XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6 .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Intentionally left blank .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.		Total long-term bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	9,510,558	XXX	XXX	9,510,558	XXX	5,303	XXX	15,973	XXX	30,632
<b>PREFERRED STOCKS</b>												
10.	1	Highest quality .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High quality .....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium quality .....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low quality .....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower quality .....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or near default .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total preferred stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt obligations .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6 .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total short-term bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange traded .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest quality .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High quality .....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium quality .....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low quality .....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower quality .....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or near default .....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total derivative instruments .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33) .....	9,510,558	XXX	XXX	9,510,558	XXX	5,303	XXX	15,973	XXX	30,632

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm mortgages - CM1 - highest quality .....			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm mortgages - CM2 - high quality .....			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm mortgages - CM3 - medium quality .....			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm mortgages - CM4 - low Medium quality .....			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm mortgages - CM5 - low quality .....			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential mortgages - insured or guaranteed .....			XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential mortgages - all other .....			XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial mortgages - insured or guaranteed .....			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial mortgages - all other - CM1 - highest quality .....			XXX	0	0.0011	0	0.0057	0	0.0074	0
44.		Commercial mortgages - all other - CM2 - high quality .....			XXX	0	0.0040	0	0.0114	0	0.0149	0
45.		Commercial mortgages - all other - CM3 - medium quality .....			XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial mortgages - all other - CM4 - low medium quality .....			XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial mortgages - all other - CM5 - low quality .....			XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm mortgages .....			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential mortgages - insured or guaranteed .....			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential mortgages - all other .....			XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial mortgages - insured or guaranteed .....			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial mortgages - all other .....			XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm mortgages .....			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential mortgages - insured or guaranteed .....			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential mortgages - all other .....			XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial mortgages - insured or guaranteed .....			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial mortgages - all other .....			XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

Asset Valuation Reserve - Equity Component

**N O N E**

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

Schedule F - Claims

**N O N E**

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
63819	23-1640528	11/10/2025	UNITY FINANCIAL LIFE INSURANCE COMPANY	OH	OTH/G	OL	334,603	262,557	332,930			
63819	23-1640528	11/10/2025	UNITY FINANCIAL LIFE INSURANCE COMPANY	OH	OTH/G	OA		1,688,778				
0299999. General Account - U.S. affiliates - other							334,603	1,951,335	332,930	0	0	0
0399999. Total General Account - U.S. affiliates							334,603	1,951,335	332,930	0	0	0
0699999. Total General Account - non-U.S. affiliates							0	0	0	0	0	0
0799999. Total General Account - affiliates							334,603	1,951,335	332,930	0	0	0
1099999. Total General Account - non-affiliates							0	0	0	0	0	0
1199999. Total General Account							334,603	1,951,335	332,930	0	0	0
1499999. Total Separate Accounts - U.S. affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - non-U.S. affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - non-affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							334,603	1,951,335	332,930	0	0	0
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							334,603	1,951,335	332,930	0	0	0

Schedule S - Part 1 - Section 2

**NONE**

Schedule S - Part 2

**NONE**

Schedule S - Part 3 - Section 1

**NONE**

Schedule S - Part 3 - Section 2

**NONE**

Schedule S - Part 4

**NONE**

Schedule S - Part 4 - Bank Footnote

**NONE**

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

Schedule S - Part 6

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	9,643,163		9,643,163
2. Reinsurance (Line 16) .....	1,044,203	(1,044,203)	0
3. Premiums and considerations (Line 15) .....	0	0	0
4. Net credit for ceded reinsurance .....	XXX	1,044,203	1,044,203
5. All other admitted assets (balance) .....	73,374		73,374
6. Total assets excluding Separate Accounts (Line 26) .....	10,760,740	0	10,760,740
7. Separate Account assets (Line 27) .....	0		0
8. Total assets (Line 28) .....	10,760,740	0	10,760,740
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	262,557	0	262,557
10. Liability for deposit-type contracts (Line 3) .....	1,688,777		1,688,777
11. Claim reserves (Line 4) .....	0		0
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0		0
13. Premium & annuity considerations received in advance (Line 8) .....	0		0
14. Other contract liabilities (Line 9) .....	0		0
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0		0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount) .....	0		0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount) .....	0		0
19. All other liabilities (balance) .....	103,169		103,169
20. Total liabilities excluding Separate Accounts (Line 26) .....	2,054,503	0	2,054,503
21. Separate Account liabilities (Line 27) .....			0
22. Total liabilities (Line 28) .....	2,054,503	0	2,054,503
23. Capital & surplus (Line 38) .....	8,706,237	XXX	8,706,237
24. Total liabilities, capital & surplus (Line 39) .....	10,760,740	0	10,760,740
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	0		
26. Claim reserves .....	0		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	1,044,203		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	1,044,203		
34. Premiums and considerations .....	0		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with certified reinsurers .....	0		
38. Funds held under reinsurance treaties with certified reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	0		
40. Total ceded reinsurance payable/offsets .....	0		
41. Total net credit for ceded reinsurance .....	1,044,203		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
<b>NONE</b>												
LONG-TERM BONDS												
1. Exempt obligations .....												
2.1 NAIC Designation Category 1.A .....												
2.2 NAIC Designation Category 1.B .....												
2.3 NAIC Designation Category 1.C .....												
2.4 NAIC Designation Category 1.D .....												
2.5 NAIC Designation Category 1.E .....												
2.6 NAIC Designation Category 1.F .....												
2.7 NAIC Designation Category 1.G .....												
2.8 Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)												
3.1 NAIC Designation Category 2.A .....												
3.2 NAIC Designation Category 2.B .....												
3.3 NAIC Designation Category 2.C .....												
3.4 Subtotal NAIC 2 (3.1+3.2+3.3)												
4.1 NAIC Designation Category 3.A .....												
4.2 NAIC Designation Category 3.B .....												
4.3 NAIC Designation Category 3.C .....												
4.4 Subtotal NAIC 3 (4.1+4.2+4.3)												
5.1 NAIC Designation Category 4.A .....												
5.2 NAIC Designation Category 4.B .....												
5.3 NAIC Designation Category 4.C .....												
5.4 Subtotal NAIC 4 (5.1+5.2+5.3)												
6.1 NAIC Designation Category 5.A .....												
6.2 NAIC Designation Category 5.B .....												
6.3 NAIC Designation Category 5.C .....												
6.4 Subtotal NAIC 5 (6.1+6.2+6.3)												
7. NAIC 6 .....												
8. Total long-term bonds (Sum of Lines 1+2.8+3.4+4.4+5.4+6.4+7)												
PREFERRED STOCKS												
9. Highest quality .....												
10. High quality .....												
11. Medium quality .....												
12. Low quality .....												
13. Lower quality .....												
14. In or near default .....												
15. Affiliated life with AVR .....												
16. Total preferred stocks (Sum of Lines 9 through 15)												

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
<b>SHORT-TERM BONDS</b>												
17. Exempt obligations .....												
18.1 NAIC Designation Category 1.A .....												
18.2 NAIC Designation Category 1.B .....												
18.3 NAIC Designation Category 1.C .....												
18.4 NAIC Designation Category 1.D .....												
18.5 NAIC Designation Category 1.E .....												
18.6 NAIC Designation Category 1.F .....												
18.7 NAIC Designation Category 1.G .....												
18.8 Subtotal NAIC 1 (18.1+18.2+18.3+18.4+18.5+18.6+18.7) .....												
19.1 NAIC Designation Category 2.A .....												
19.2 NAIC Designation Category 2.B .....												
19.3 NAIC Designation Category 2.C .....												
19.4 Subtotal NAIC 2 (19.1+19.2+19.3) .....												
20.1 NAIC Designation Category 3.A .....												
20.2 NAIC Designation Category 3.B .....												
20.3 NAIC Designation Category 3.C .....												
20.4 Subtotal NAIC 3 (20.1+20.2+20.3) .....												
21.1 NAIC Designation Category 4.A .....												
21.2 NAIC Designation Category 4.B .....												
21.3 NAIC Designation Category 4.C .....												
21.4 Subtotal NAIC 4 (21.1+21.2+21.3) .....												
22.1 NAIC Designation Category 5.A .....												
22.2 NAIC Designation Category 5.B .....												
22.3 NAIC Designation Category 5.C .....												
22.4 Subtotal NAIC 5 (22.1+22.2+22.3) .....												
23. NAIC 6 .....												
24. Total short-term bonds (17+18.8+19.4+20.4+21.4+22.4+23) .....												
<b>DERIVATIVE INSTRUMENTS</b>												
25. Exchange traded .....												
26. Highest quality .....												
27. High quality .....												
28. Medium quality .....												
29. Low quality .....												
30. Lower quality .....												
31. In or near default .....												
32. Total derivative instruments .....												
33. Total (Lines 8+16+24+32) .....												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
<b>MORTGAGE LOANS</b>												
In Good Standing:												
34.												
35.												
36.												
37.												
38.												
39.												
40.												
41.												
42.												
43.												
44.												
45.												
46.												
Overdue, Not in Process:												
47.												
48.												
49.												
50.												
51.												
In Process of Foreclosure:												
52.												
53.												
54.												
55.												
56.												
57.												
<b>COMMON STOCK</b>												
58.												
59.												
60.												
61.												
Affiliated Investment Subsidiary:												
62.												
63.												
64.												
65.												
66.												
67.												
68.												
69.												
70.												
71.												
72.												
73.												
74.												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
<b>REAL ESTATE</b>												
75.	Home office property (General Account only) .....											
76.	Investment properties .....											
77.	Properties acquired in satisfaction of debt.....											
78.	Total real estate (Sum of Lines 75 through 77)											
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
79.	Exempt obligations .....											
80.	Highest quality .....											
81.	High quality .....											
82.	Medium quality .....											
83.	Low quality .....											
84.	Lower quality .....											
85.	In or near default .....											
86.	Total with bond characteristics (Sum of Lines 79 through 85)											
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
87.	Highest quality .....											
88.	High quality.....											
89.	Medium quality .....											
90.	Low quality .....											
91.	Lower quality .....											
92.	In or near default .....											
93.	Affiliated life with AVR .....											
94.	Total with preferred stock characteristics (Sum of Lines 87 through 93)											

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
95. Mortgages - CM1 - highest quality .....												
96. Mortgages - CM2 - high quality .....												
97. Mortgages - CM3 - medium quality .....												
98. Mortgages - CM4 - low medium quality .....												
99. Mortgages - CM5 - low quality .....												
100. Residential mortgages - insured or guaranteed												
101. Residential mortgages - all other .....												
102. Commercial mortgages - insured or guaranteed .....												
Overdue, Not in Process Affiliated:												
103. Farm mortgages .....												
104. Residential mortgages - insured or guaranteed												
105. Residential mortgages - all other .....												
106. Commercial mortgages - insured or guaranteed .....												
107. Commercial mortgages - all other .....												
In Process of Foreclosure Affiliated:												
108. Farm mortgages .....												
109. Residential mortgages - insured or guaranteed												
110. Residential mortgages - all other .....												
111. Commercial mortgages - insured or guaranteed .....												
112. Commercial mortgages - all other .....												
113. Total affiliated (Sum of Lines 95 through 112).....												
114. Unaffiliated - in good standing with covenants .....												
115. Unaffiliated - in good standing defeased with government securities .....												
116. Unaffiliated - in good standing primarily senior .....												
117. Unaffiliated - in good standing all other .....												
118. Unaffiliated - overdue, not in process .....												
119. Unaffiliated - in process of foreclosure .....												
120. Total unaffiliated (Sum of Lines 114 through 119) .....												
121. Total with mortgage loan characteristics (Lines 113 + 120)												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
122. Unaffiliated public .....												
123. Unaffiliated private .....												
124. Affiliated life with AVR.....												
125. Affiliated certain other (See SVO Purposes & Procedures Manual) .....												
126. Affiliated other - all other .....												
127. Total with common stock characteristics (Sum of Lines 122 through 126)												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE S - PART 8**

**REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR**

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
128.												
129.												
130.												
131.												
<b>INVESTMENTS IN TAX CREDIT STRUCTURES</b>												
132.												
133.												
134.												
135.												
136.												
<b>RESIDUAL TRanches OR INTERESTS</b>												
137.												
138.												
139.												
140.												
141.												
142.												
143.												
144.												
145.												
146.												
147.												
148.												
149.												
<b>SURPLUS NOTES AND CAPITAL NOTES</b>												
150.												
151.												
152.												
153.												
154.												
155.												
156.												
<b>ALL OTHER INVESTMENTS</b>												
157.												
158.												
159.												
160.												
161.												
162.												
163.												
164.	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		
165.	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		

**NONE**

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate other alien	OT						
59. Total							

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	01-0590801	Unity Financial Insurance Group, LLC	500,000				(300)				499,700	
63819	23-1640528	Unity Financial Life Insurance Company	(500,000)	(3,066,209)			124,156			(410,000)	(3,852,053)	
	46-3425788	Unity Funding Company					(92,611)			410,000	317,389	
	72-1506870	Hardy, LLC									0	
17665	36-5097926	Opportunity Life Insurance Company		3,066,209			(31,245)				3,034,964	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an Actuarial Opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an Audited Financial Report be filed by June 1? .....	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

## SUPPLEMENTAL FILINGS

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

### MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. Will the Actuarial Opinion on Participating and Non-participating Policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
14. Will the Actuarial Opinion on Non-guaranteed Elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
15. Will the Actuarial Opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
17. Will the Actuarial Opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE OPPORTUNITY LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 26. Will the Actuarial Opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES
- 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? ..... NO

**APRIL FILING**

- 37. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 39. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... NO
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... NO

**AUGUST FILING**

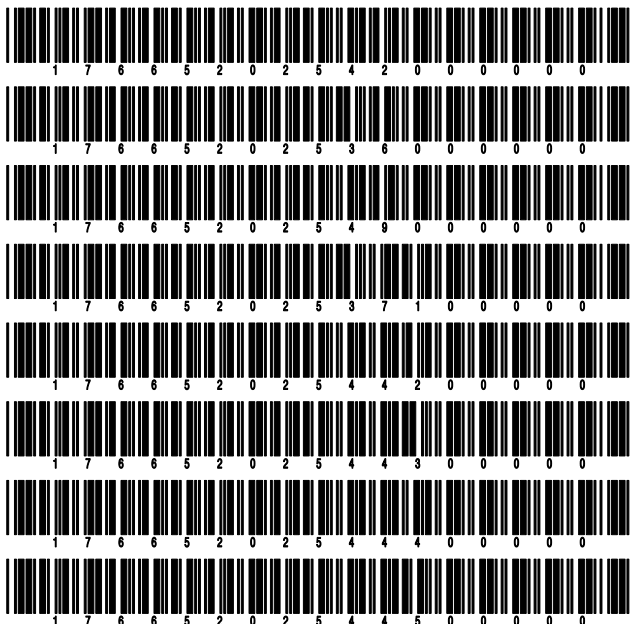
- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... YES

Explanations:



























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Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]
- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 12. Trusteed Surplus Statement [Document Identifier 490]
- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 15. Actuarial Opinion on X-Factors [Document Identifier 442]
- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 1 7 6 6 5 2 0 2 5 4 4 6 0 0 0 0 0
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXV [Document Identifier 447]	 1 7 6 6 5 2 0 2 5 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 1 7 6 6 5 2 0 2 5 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 1 7 6 6 5 2 0 2 5 4 4 9 0 0 0 0 0
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 1 7 6 6 5 2 0 2 5 4 5 0 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 1 7 6 6 5 2 0 2 5 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 1 7 6 6 5 2 0 2 5 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 1 7 6 6 5 2 0 2 5 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 1 7 6 6 5 2 0 2 5 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 1 7 6 6 5 2 0 2 5 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 1 7 6 6 5 2 0 2 5 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 1 7 6 6 5 2 0 2 5 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 1 7 6 6 5 2 0 2 5 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 1 7 6 6 5 2 0 2 5 2 2 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 475]	 1 7 6 6 5 2 0 2 5 4 7 5 0 0 0 0 0
36. Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]	 1 7 6 6 5 2 0 2 5 6 0 0 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 1 7 6 6 5 2 0 2 5 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 1 7 6 6 5 2 0 2 5 2 3 0 0 0 0 0 0
40. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 1 7 6 6 5 2 0 2 5 2 1 0 0 0 0 0 0
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 1 7 6 6 5 2 0 2 5 2 1 6 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 1 7 6 6 5 2 0 2 5 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 1 7 6 6 5 2 0 2 5 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 1 7 6 6 5 2 0 2 5 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 1 7 6 6 5 2 0 2 5 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 1 7 6 6 5 2 0 2 5 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 1 7 6 6 5 2 0 2 5 4 5 9 0 0 0 0 0

**NONE**

VM-20 Reserves Supplement - Part 1A

**N O N E**

VM-20 Reserves Supplement - Part 1B

**N O N E**

VM-20 Reserves Supplement - Part 2

**N O N E**

VM-20 Reserves Supplement - Part 3

**N O N E**

Supplement Schedule O - Part 1 Heading Information

**N O N E**

Supplement Schedule O - Part 1 Section A

**N O N E**

Supplement Schedule O - Part 1 Section B

**N O N E**

Supplement Schedule O - Part 1 Section C

**N O N E**

Supplement Schedule O - Part 1 Section D

**N O N E**

Supplement Schedule O - Part 1 Section E

**N O N E**

Supplement Schedule O - Part 1 Section F

**N O N E**

Supplement Schedule O - Part 1 Section G

**N O N E**

Supplement Schedule O - Part 2 Section A

**N O N E**

Supplement Schedule O - Part 2 Section B

**N O N E**

Supplement Schedule O - Part 2 Section C

**N O N E**

Supplement Schedule O - Part 2 Section D

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Supplement Schedule O - Part 2 Section E

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Supplement Schedule O - Part 2 Section F

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Supplement Schedule O - Part 2 Section G

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Supplement Schedule O - Part 3 Section A

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Supplement Schedule O - Part 3 Section C

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Supplement Schedule O - Part 4 Section A

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Supplement Schedule O - Part 5

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