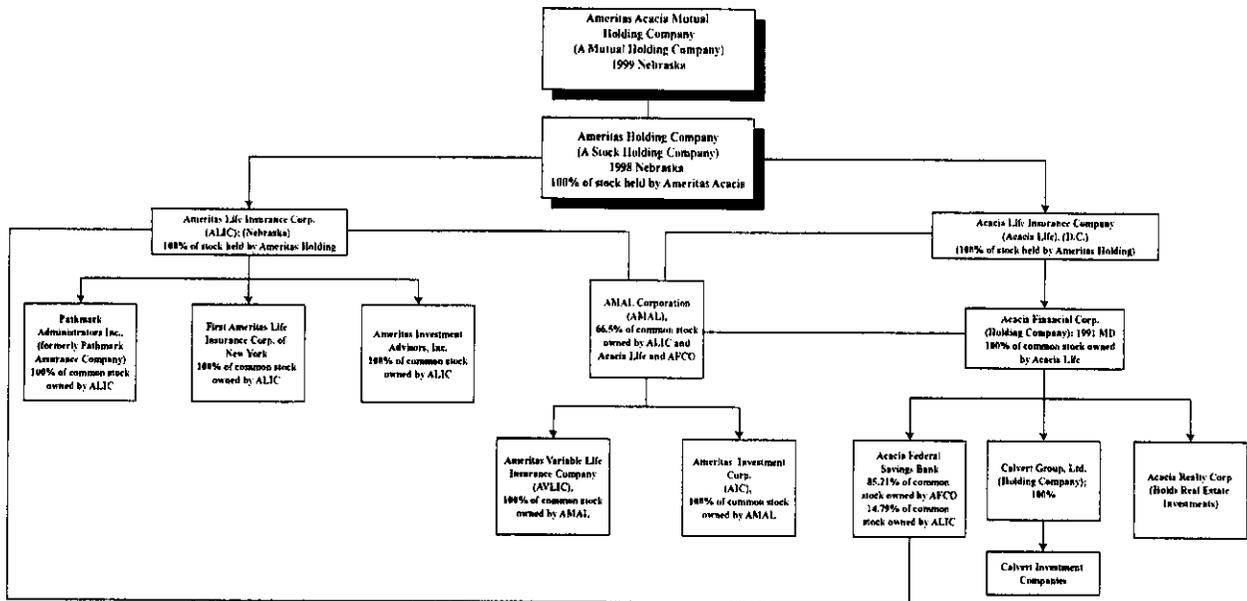


**PRINCIPAL SUBSIDIARIES OF AMERITAS ACACIA AND UNION CENTRAL ORGANIZATIONAL CHART**

**AMERITAS ACACIA PRINCIPAL SUBSIDIARIES ORGANIZATION CHART (JUNE 30, 2005)**



**UNION CENTRAL**

**UNION CENTRAL PRINCIPAL SUBSIDIARIES ORGANIZATION CHART (June 30, 2005)**

