



**YOUR VOTE IS IMPORTANT  
YOU MAY VOTE BY  
INTERNET / TELEPHONE / MAIL  
24 HOURS A DAY / 7 DAYS A WEEK**

Please read the enclosed Policyholder Information Booklet, Exhibits to the Policyholder Information Booklet, and Questions and Answers to learn more about the Proposal (set forth below). Union Central Policyholders who are eligible to vote can vote "FOR" or "AGAINST" the Proposal in any of the following ways:

**Mail:** by completing the proxy card below and returning it via mail in the postage-paid return envelope provided. If there is more than one policyholder, then all policyholders must sign this proxy card.

**OR**

**Internet:** by going to <https://www.dfking.com/unioncentral> and following the instructions that appear on your computer screen. Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned the proxy card.

**Telephone:** by calling 1-800-318-2767 and following the recorded instructions. Your telephone vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned the proxy card.

**OR**

**In person:** by attending the Special Meeting of Union Central Policyholders to be held at 10:00 a.m. Eastern Time, on September 1, 2005, at Union Central's home office located at 1876 Waycross Road, Cincinnati, Ohio 45240.

**If you are voting by proxy and the envelope is damaged or missing, please mail your proxy to: D.F. King & Co, Inc., Wall Street Station, P.O. Box 1163, New York, NY 10269-0070. If you have submitted your proxy by telephone or the internet, or plan to attend and vote in person at the special meeting, there is no need for you to mail your proxy card.**

▼ DETACH PROXY CARD HERE IF YOU ARE NOT VOTING BY TELEPHONE, INTERNET OR IN PERSON ▼



**Please Vote, Sign, Date  
and Return Promptly in  
the Enclosed Envelope.**



**Votes MUST be indicated  
(x) in black or blue ink.**

**Proposal:**

To approve the Plan of Reorganization of The Union Central Life Insurance Company ("Union Central") pursuant to the provisions of Sections 3913.25 through 3913.38 of the Ohio Revised Code and the transactions contemplated thereby, including the formation of Union Central Mutual Holding Company ("UCMHC") as a mutual insurance holding company, the conversion of Union Central from an Ohio mutual life insurance company to an Ohio stock life insurance company, which will become a wholly-owned subsidiary of UCMHC, the adoption of the Amended and Restated Articles of Incorporation and Code of Regulations of Union Central as a stock life insurance company, the merger of UCMHC with and into Ameritas Acacia Mutual Holding Company (which will be renamed UNIFI Mutual Holding Company) and the designation of the Union Central designees to initially serve as directors of UNIFI Mutual Holding Company and their initial terms of office, all as more fully described in the accompanying Policyholder Information Booklet.

**Control No.**  
123456789

**PIN**  
XXXX

**FOR THE PROPOSAL**

**AGAINST THE PROPOSAL**



\* B A R C O D E 3 9 \*

NAME  
ADDRESS  
ADDRESS  
ADDRESS

\_\_\_\_\_  
SIGNATURE OF POLICYHOLDER

\_\_\_\_\_  
DATE SIGNED

\_\_\_\_\_  
SIGNATURE OF CO-OWNER(S) (if applicable)

\_\_\_\_\_  
DATE SIGNED

(Please see the back of this card for additional information regarding your (i) appointment of persons to vote on your behalf in the manner you indicate on this proxy card and (ii) right to withhold your authority to vote for approval of one or more of the designated UNIFI directors.)

**[Reverse side of card]**

I hereby constitute and appoint Michael S. Cambron, Richard H. Finan and John H. Jacobs, and each of them individually, to be my proxies, with full power of substitution, at the special meeting of Policyholders of The Union Central Life Insurance Company to be held on September 1, 2005, and all adjournments thereof, to vote on my behalf on the Proposal set forth on the opposite side of this card and described in the Notice of Special Meeting of Union Central Policyholders, dated July 21, 2005, in accordance with the direction set forth on the opposite side of this card.

To withhold authority to vote for one or more of the Union Central designees to the Board of Directors of the UNIFI Mutual Holding Company (such designees are identified in the Policyholder Information Booklet under the caption "Initial UNIFI Board of Directors" at page 53), write the name or names of such designees below:

_____	_____
_____	_____