

**In the Matter of**

No. \_\_\_\_\_

**The Plan of Reorganization of THE UNION  
CENTRAL LIFE INSURANCE COMPANY**

Date: October 21, 2005

Time: 10:00 a.m.

**EXHIBIT LIST**

<b>Exhibit No.</b>	<b>Description</b>
<b>1</b>	Letter, dated July 21, 2005, from The Union Central Life Insurance Company to the Ohio Department of Insurance, submitting The Union Central Life Insurance Company's application for approval of its proposed Plan of Reorganization (the "Plan of Reorganization"), enclosing a check in the amount of \$2,500.00 payable to the Ohio Department of Insurance
<b>2</b>	Letter, dated July 25, 2005, from LeBeouf, Lamb, Greene & MacRae LLP to the Ohio Department of Insurance, forwarding copies of the following materials filed with the Department in connection with the Plan of Reorganization: <ul style="list-style-type: none"><li>• Plan of Reorganization, including the following exhibits thereto:<ul style="list-style-type: none"><li>• Corporate Structures of The Union Central Life Insurance Company and Ameritas Acacia Mutual Holding Company before the Reorganization, The Union Central Life Insurance Company after the Conversion, and the Surviving Mutual Holding Company after the Reorganization</li><li>• Merger Agreement, dated as of January 28, 2005, and Amendment No. 1 thereto, dated as of July 20, 2005</li><li>• Existing Amended Articles of Incorporation of Union Central</li><li>• Existing Code of Regulations of Union Central</li><li>• Form of Amended and Restated Articles of Incorporation of Union Central</li><li>• Form of Amended and Restated Code of Regulations of Union Central</li><li>• Form of Articles of Incorporation of Union Central Mutual Holding Company</li><li>• Form of Regulations of Union Central Mutual Holding Company</li><li>• Form of Amended and Restated Articles of Incorporation of UNIFI</li><li>• Form of Amended and Restated By-laws of UNIFI</li><li>• Form of Amended and Restated Articles of Incorporation of Ameritas Holding Company</li><li>• Form of Amended and Restated By-laws of Ameritas Holding Company</li><li>• Closed Block Memorandum</li></ul></li></ul>

Exhibit No.	Description
<p><b>2</b> <b>(cont'd)</b></p>	<ul style="list-style-type: none"> <li>• Current proof of the Policyholder Information Booklet, as of July 19, 2005, which includes the following: <ul style="list-style-type: none"> <li>• Plan of Reorganization</li> <li>• The Union Central Life Insurance Company and Subsidiaries Consolidated Financial Statements for Years Ended December 31, 2004 and 2003 with Report of Independent Auditors</li> <li>• Fairness Opinion of Morgan Stanley, dated as of July 20, 2005</li> <li>• Fairness Opinion of Independent Actuaries, dated as of July 20, 2005</li> <li>• Opinion of Independent Actuaries Relating to the Closed Block, dated as of July 20, 2005</li> <li>• Principal Subsidiaries of Ameritas Acacia and Union Central Organizational Chart</li> </ul> </li> <li>• Current proof of the President's Letter, as of July 19, 2005</li> <li>• Current proof of the Questions and Answers, as of July 19, 2005</li> <li>• Current proof of the Form of Proxy Card/Voting Instructions, as of July 19, 2005</li> <li>• Current proof of the Letter to Non-Voting Policyholders of Union Central, as of July 19, 2005</li> <li>• Fairness Opinion of Morgan Stanley, dated as of January 28, 2005</li> <li>• Fairness Opinion of Independent Actuaries, dated as of January 28, 2005</li> <li>• Opinions of Independent Actuaries Relating to the Closed Block, dated as of January 28, 2005</li> </ul>
<p><b>3</b></p>	<p>Letter, dated July 25, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to the Ohio Department of Insurance, forwarding the following corporate organizational documents for review by the Secretary of State in connection with the Plan of Reorganization:</p> <ul style="list-style-type: none"> <li>• Amended and Restated Articles of Incorporation of Union Central</li> <li>• Amended and Restated Code of Regulation of Union Central</li> <li>• Articles of Incorporation of Union Central Mutual Holding Company</li> <li>• Code of Regulations of Union Central Mutual Holding Company</li> <li>• Certificate of Secretary of Union Central certifying that the above enumerated items were approved by the Board of Directors of Union Central on July 20, 2005</li> </ul>

Exhibit No.	Description
4	<p data-bbox="329 306 1471 411">Letter, dated August 10, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to the Ohio Department of Insurance, regarding the Plan of Reorganization and enclosing the following materials:</p> <ul style="list-style-type: none"> <li data-bbox="342 453 1458 558">• The Union Central Life Insurance Company printed Policyholder Information Package, including Policyholder Information Booklet and Exhibits, Questions and Answers, President's Letter, proxy card, and the following other related materials: <ul style="list-style-type: none"> <li data-bbox="391 569 1442 632">• Morgan Stanley's Opinion, dated July 20, 2005, concerning the fairness of the Plan of Reorganization from a financial point of view</li> <li data-bbox="391 642 1458 705">• Milliman's Opinion, dated July 20, 2005, concerning the fairness of the Plan of Reorganization from an actuarial point of view</li> <li data-bbox="391 716 1458 779">• Milliman's Opinion, dated July 20, 2005, concerning the appropriateness of the Closed Block</li> <li data-bbox="391 789 1344 852">• Plan of Reorganization, and the exhibits attached thereto, including the following: <ul style="list-style-type: none"> <li data-bbox="440 863 1393 926">• Existing Amended Articles of Incorporation of The Union Central Life Insurance Company ("Union Central"),</li> <li data-bbox="440 936 1084 968">• Existing Code of Regulations of Union Central</li> <li data-bbox="440 978 1442 1010">• Form of Amended and Restated Articles of Incorporation of Union Central</li> <li data-bbox="440 1020 1393 1052">• Form of Amended and Restated Code of Regulations of Union Central</li> <li data-bbox="440 1062 1352 1125">• Form of Articles of Incorporation of Union Central Mutual Holding Company ("UCMHC")</li> <li data-bbox="440 1136 1019 1167">• Form of Code of Regulations of UCMHC</li> <li data-bbox="440 1178 1442 1241">• Form of Amended and Restated Articles of Incorporation of the Surviving Mutual Holding Company</li> <li data-bbox="440 1251 1442 1314">• Form of Amended and Restated By-laws of the Surviving Mutual Holding Company</li> <li data-bbox="440 1325 1442 1388">• Form of Amended and Restated Articles of Incorporation of the Intermediate Holding Company</li> <li data-bbox="440 1398 1377 1461">• Form of Amended and Restated By-laws of the Intermediate Holding Company</li> <li data-bbox="440 1472 849 1503">• Closed Block Memorandum</li> </ul> </li> </ul> </li> <li data-bbox="342 1545 1442 1650">• The Ameritas Acacia Mutual Holding Company printed Policyholder Package, including Members Information Statements and Exhibits, Questions and Answers, proxy card and the following related materials: <ul style="list-style-type: none"> <li data-bbox="391 1661 1365 1692">• Audited Consolidated Financial Statements of Ameritas Acacia for 2004</li> <li data-bbox="391 1703 1414 1766">• Unaudited GAAP Financial Statements of Ameritas Acacia for First Quarter 2005</li> <li data-bbox="391 1776 1333 1808">• Audited Consolidated Financial Statements of Union Central for 2004</li> <li data-bbox="391 1818 1365 1850">• Unaudited Consolidated Financial Statements of Union Central for 2004</li> <li data-bbox="391 1860 1036 1892">• Opinion of Ameritas Acacia Actuarial Advisor</li> </ul> </li> </ul>

Exhibit No.	Description
4 (cont'd)	<ul style="list-style-type: none"> <li>• Letter, dated July 28, 2005, from the Internal Revenue Service to LeBoeuf, Lamb, Greene &amp; MacRae LLP, enclosing the IRS Private Letter Ruling on the tax treatment of the Plan of Reorganization</li> <li>• Letter, dated July 15, 2005, from Sidley Austin Brown &amp; Wood LLP to Ameritas Acacia Mutual Holding Company, rendering its opinion regarding the requirements of the Securities Act of 1933 and the Securities Exchange Act of 1934</li> </ul>
5	<p>Letter, dated August 31, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to the Ohio Department of Insurance, enclosing the following supplemental materials and letters sent to policyholders in connection with the Plan of Reorganization:</p> <ul style="list-style-type: none"> <li>• Supplemental Policyholder Information Package</li> <li>• Letter to any policyholder who was eligible to vote at the originally scheduled special meeting but becomes ineligible to vote at the rescheduled special meeting because such policyholder recently terminated a policy with Union Central</li> <li>• Letter to any policyholder who was ineligible to vote at the originally scheduled special meeting and remains ineligible to vote at the rescheduled special meeting</li> <li>• Letter to any new policyholder who purchased a policy from Union Central after the date that Union Central determined which policyholders were eligible to vote at the originally scheduled special meeting</li> <li>• Letter to any policyholder who was ineligible to vote at the originally scheduled special meeting but becomes eligible to vote at the rescheduled special meeting by meeting eligibility requirements</li> </ul>
6	<p>Letter, dated October 3, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to the Ohio Department of Insurance, informing the Department of the approval of the Plan of Reorganization by the policyholders of The Union Central Life Insurance Company, and the following documents:</p> <ul style="list-style-type: none"> <li>• Secretary's Certificate of The Union Central Life Insurance Company, dated September 30, 2005, certifying the list of all policyholders eligible to vote at the Special Meeting of The Union Central Life Insurance Company held on September 30, 2005</li> <li>• Attestation of William Sheldon, Account Administrator with D.F. King &amp; Co., Inc., dated September 30, 2005, affirming his undertaking of the responsibilities of Inspector at the Special Meeting of The Union Central Life Insurance Company held September 30, 2005</li> </ul>

<b>Exhibit No.</b>	<b>Description</b>
<b>6 (cont'd)</b>	<ul style="list-style-type: none"> <li>• Certificate and Report of D.F. King &amp; Co., Inc., dated September 30, 2005, regarding the mailing of materials and tabulation of votes for the Special Meeting of The Union Central Life Insurance Company held on September 30, 2005</li> <li>• Attestation Reports of Ernst &amp; Young LLP, dated September 6, 2005, regarding its examination of the Schedule of Voting Eligible Policyholders and Schedule of New and Terminated Voting Eligible Policyholders</li> <li>• Union Central Proxy Committee Ballot, dated September 30, 2005</li> <li>• Official Ballot, dated September 29, 2005, at the Special Meeting of Ameritas Acacia Mutual Holding Company</li> </ul>
<b>7</b>	<p>Letter, dated October 14, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to the Ohio Department of Insurance, enclosing the following:</p> <ul style="list-style-type: none"> <li>• Form of Letter of Undertakings from The Union Central Life Insurance Company to the Ohio Insurance Department regarding the Plan of Reorganization</li> <li>• Form of Letter of Commitments from the Union Central Life Insurance Company to the Ohio Insurance Department, regarding the Plan of Reorganization</li> </ul>
<b>8</b>	<p>Letter, dated October 18, 2005, from LeBoeuf, Lamb, Greene &amp; MacRae LLP to Dewey Ballantine LLP, counsel to the New York Department of Insurance, copying the Ohio Department of Insurance, enclosing the Stipulation with the New York Insurance Department regarding agreements entered between The Union Central Life Insurance Company, Ameritas Acacia and the New York Insurance Department in connection with the Plan of Reorganization</p>
<b>9</b>	<p>Pre-filed direct testimony of John H. Jacobs, dated October 17, 2005</p>
<b>10</b>	<p>Pre-filed direct testimony of David F. Westerbeck, dated October 17, 2005</p>
<b>11</b>	<p>Pre-filed direct testimony of Gary T. Huffman, dated October 17, 2005</p>
<b>12</b>	<p>Pre-filed direct testimony of Lawrence J. Arth, dated October 18, 2005</p>
<b>13</b>	<p>Pre-filed direct testimony of Steven I. Schreiber, dated October 17, 2005</p>

<b>Exhibit No.</b>	<b>Description</b>
<b>14</b>	Pre-filed direct testimony of Gavin McFarland, dated October 17, 2005
<b>15</b>	Affidavit of Publication of Notice of Hearing by David Westerbeck, dated October 18, 2005
<b>16</b>	Letter, dated October 18, 2005, from LeBoeuf, Lamb, Greene & MacRae LLP to the Ohio Department of Insurance, enclosing correspondence to and from, and information concerning calls with, interested policyholders of The Union Central Life Insurance Company
<b>17</b>	Letter, dated September 30, 2005, from the Ohio Department of Insurance to the Union Central Life Insurance Company regarding the Department's intent to conduct a public hearing concerning the Proposed Reorganization
<b>18</b>	Resolution of the Board of Directors of The Union Central Life Insurance Company, dated July 20, 2005, adopting the Plan of Reorganization
<b>19</b>	Correspondence between the Ohio Department of Insurance, interested policyholders and The Union Central Life Insurance Company
<b>20</b>	Union Central Values Statement
<b>21</b>	Letter, dated September 27, 2005, from Rudmose & Noller Advisors, LLC to the Chief Examiner of the Ohio Department of Insurance regarding procedures performed by Rudmose & Noller concerning its examination of the printing, assembling and mailing of policyholder information packages to policyholders of The Union Central Life Insurance Company in connection with the Reorganization
<b>22</b>	Letter, dated October 3, 2005, from Rudmose & Noller Advisors, LLC to the Chief Examiner of the Ohio Department of Insurance regarding procedures performed by Rudmose & Noller concerning its examination of the tabulating of proxies received from policyholders of The Union Central Life Insurance Company in connection with the Reorganization
<b>23</b>	Memo, dated June 28, 2005, from LeBoeuf, Lamb, Greene & MacRae LLP to Denise Skingle regarding a comparison of policyholder voting rights under the laws of Ohio and Nebraska
<b>24</b>	Chart, dated May 20, 2005, entitled "Comparison of Insurers Demutualization Act Provisions in Ohio and Nebraska"
<b>25</b>	Chart, dated May 19, 2005, entitled "Comparison of Mutual Insurance Holding Company Provisions in Ohio and Nebraska"
<b>26</b>	Analysis by Morgan Stanley concerning the termination fee provisions associated with the proposed Reorganization
<b>27</b>	Executed stipulation with the New York Insurance Department regarding agreements entered between The Union Central Life Insurance Company, Ameritas Acacia and the New York Insurance Department in connection with the Plan of Reorganization