

October 3, 2005

Mr. William F. Rossbach
Chief Examiner
Ohio Department of Insurance
2100 Stella Court
Columbus, OH 43215-1067

Dear Mr. Rossbach:

Rudmose & Noller Advisors, LLC has performed the procedures enumerated below, which were agreed to by the Ohio Department of Insurance ("Department"). These procedures were performed solely to assist you in evaluating compliance by The Union Central Life Insurance Company ("Union Central"), an Ohio mutual life insurance company, with their procedures for tabulating proxies received from its policyholders related to a proposed Plan of Reorganization (the "Plan"). Under the Plan, Union Central will convert to an Ohio stock insurance company subsidiary of a new Ohio mutual insurance holding company, which holding company will thereafter be immediately merged with and into Ameritas Acacia Mutual Holding Company ("Ameritas Acacia"), a Nebraska mutual insurance holding company (together, the conversion and the merger form the "Reorganization"). Upon consummation of the Reorganization, Ameritas Acacia will change its name to UNIFI Mutual Holding Company ("UNIFI") and Union Central will be an indirect subsidiary of UNIFI. The sufficiency of these procedures is solely the responsibility of the Department. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

The procedures and the associated results of our testing are as follows:

1. Observation of Procedures Performed by KComm and Testing of the Tabulation of Proxies Received by Mail

We conducted several on-site visits to the KComm office in New York City during the period from September 7 - 29, 2005. RNA observed KComm's personnel opening the proxies received by mail and sorting them into groups for and against the proposal. Further, KComm personnel accumulated those proxies where either no vote was cast, a vote for and against was cast on the same proxy, and those where the proxy was not signed. These were deemed to be invalid proxy responses and no vote was recorded for these proxies.

Once the proxies were opened and sorted, we observed KComm personnel scanning the proxies into KComm's electronic system to record the vote on the proxy. We also observed

KComm's personnel conducting test counts of approximately 10% daily proxy batches to ensure that the votes were correctly tabulated.

Throughout the period, we randomly selected 200 proxies received by mail and performed the following:

- Verified that for each proxy selected, the vote shown on the proxy card agreed to the vote recorded for that proxy on KComm's Daily Voting Preference Detail Report generated from KComm's electronic tabulation system.
- Verified that for each proxy selected, the proxy card appeared to be properly signed by the policyholder.
- Verified the total of the votes recorded both for and against on the Daily Voting Preference Detail Report agreed, or reconciled without exception, to the total votes recorded for and against on KComm's Daily Voting Summary Report.

Since we had no errors, the error rate for the sample was 0%, which agreed to the 0% error rate which we selected when we designed our tests. Thus, based on the results of our testing, we are 95% confident that the error rate in the entire population is less than 1.5%.

2. Comparison of the Daily Voting Summary Reports to the Cumulative Voting Summary Report

We compared the total of the Daily Voting Summary Reports for votes cast for and against from proxies received by mail, by internet and by telephone for each day through September 30, 2005 and compared them to the respective totals on the Cumulative Voting Summary Report and found each of the respective totals to be in agreement.

The Cumulative Voting Summary Report for all votes received as of 10:30 AM Eastern Time on September 30, 2005 is as follows:

	Votes in Favor	Votes Against
Mail Voting	23,118	4,464
Internet Voting	2,180	463
Telephone Voting	2,596	541
Total Recorded Votes	27,894	5,468

3. Comparison of U.S. Post Office Receipts for Proxies Received by Mail and Vote Totals for Proxies Received by Mail

We reviewed the daily receipts provided by the U.S. Post Office, which were combined for Union Central and Ameritas Acacia, and indicated the number of proxies received by mail and the number of packets returned as undeliverable through September 27, 2005. The daily receipts show that 58,570 items were delivered to KComm through that date.

Since the daily receipts included proxies for both Union Central and Ameritas Acacia, and the returned mail from the first and second mailings, we obtained the total number of Ameritas

Acacia proxies received by mail which were voted for and against from KComm's electronic voting system, estimated the number of old proxies received and returned mail packets from the first mailing and obtained the number of returned mail packets from the second mailing. The Ameritas Acacia proxies, old proxies received and the returned mail packets from the first and second mailings were subtracted from the 58,570 items received to yield 28,459 proxies received by mail from Union Central policyholders. The number of Union Central proxies deemed to be invalid due to improper completion by the policyholder was 901. Thus, the difference of the total number of Union Central proxies received by mail of 28,459 and the 901 invalid proxies received yields 27,558 proxies. This number differs by 128 items from the 27,430 which agrees to KComm's Cumulative Voting Summary Report as of that date. The difference was deemed immaterial and not investigated.

4. Review of Returned Mail

As a result of the Union Central mailings, according to KComm, 5,070 packets were returned by the U.S. Post Office as undeliverable. For 3,745 of these packets, new addresses were obtained. KComm mailed the revised proxies and the other key items from the mailings to these policyholders. Thus, for 1,325 packets, no new policyholder address was located, and no packets were resent to these policyholders.

5. Review of KComm's Final Vote Certification

We reviewed KComm Final Vote Certification dated September 30, 2005 and noted that after votes cast at the Special Meeting, the total votes cast in favor of the proposal were 27,900, and the total votes cast against the proposal were 5,468.

We were not engaged to, and did not perform an audit, the objective of which would be the expression of an opinion on the specified elements, accounts, or items. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the information and use of the Department and should not be used by anyone other than the Department. We understand that our report will be part of the public record of the Department's review of the proposed reorganization.

Very truly yours,



Rudmose & Noller Advisors, LLC