

UNIFI RETIREMENT ADVANTAGE SERIES®



PLAN FEATURES

On Your Team. Toward Your Goal.®
UNIFI Companies Retirement Plans



SERVICE

STRATEGIES

PERFORMANCE

A COMMITMENT TO RETIREMENT

Retiring isn't hard. It's saving for retirement that's the real challenge. At UNIFI Companies Retirement Plans we help business owners and their employees start saving for retirement sooner rather than later.

All it takes is commitment and a well-designed retirement plan. UNIFI Companies Retirement Plans is ready to help you with both.

A retirement plan can benefit your business and your employees. As part of a well-designed benefits package, it serves as an incentive to attract top talent while helping to retain valued employees.

Here's how UNIFI Companies Retirement Plans can add value to your organization.

The Full Spectrum

We deliver an affordable program to complement your business goals and strategic objectives. Our integrated approach incorporates the full retirement plans spectrum. Each component contributes to the proper management of a retirement plan. Together, they provide a complete package along with the knowledge that your plan is meeting the appropriate IRS requirements.

Consultative Services

Finding a plan design that is well-suited to your business is an important first step. From the Traditional 401(k) to the more complex Cash Balance plan, UNIFI Companies Retirement Plans can design a full-service retirement plan with your goals in mind.

Plan Sponsor Services

Our full range of services delivered by our supportive staff of experienced professionals makes sponsoring a retirement plan much easier. Our focus is on those areas that are of most importance to plan sponsors: simplicity, responsive customer service, timely and accurate recordkeeping and plan compliance, and a comprehensive fiduciary and due diligence program.

Services for Plan Participants

From the "accumulation" phase when plan participants are contributing to their retirement accounts, to the "distribution" phase when it is time to retire, the participants in your retirement plan have access to experienced professionals and educational resources to help them achieve financial security in retirement.

CREATING YOUR RETIREMENT PLAN

A retirement plan should be tailored to the needs of your business, your goals and your employees. Explore your options. Be selective. Choose wisely.

Responding to the needs of your business and your employees.

A retirement plan should complement your business, not complicate it. We offer many choices—from a traditional profit sharing plan to more advanced plan designs tailored to high net-worth employee groups.

Traditional 401(k): It is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax contributions. These may or may not be matched by the employer.

Safe Harbor 401(k): This plan design gives highly compensated employees the ability to maximize their salary deferrals without the sometimes problematic nondiscrimination testing requirements. By providing a required employer contribution, this plan design has the potential to create more deferral opportunity and incent participants with a value-add employer contribution.

Roth Option: Both the Traditional 401(k) and Safe Harbor 401(k) retirement plans can elect to offer the Roth 401(k) feature.

UNIFI Retirement SoloPlusSM: A simplified design makes this especially well suited for the small business owner who wants to offer a retirement plan benefit.

New Comparability Plan: Here is a plan that allows employers to maximize contributions to a targeted group, such as highly paid employees. In other words, there can be different benefit structures for different divisions. In order for such a plan to meet non-discrimination requirements, certain minimum contributions are required for all benefiting employees.

Cash Balance Plan: This is a type of defined benefit plan that operates similar to a profit sharing plan. Each participant has a hypothetical account. This account is not allocated within the trust. Instead, recordkeeping is done separately by the plan actuary as an accounting function. Advantages include:

- Plan sponsors can define their contributions
- Deductible contributions are substantially higher than in a defined contribution plan, such as a 401(k)

457(b) Plan: Employees of states, municipalities, political subdivisions or agencies can participate in this deferred compensation plan to save for retirement.

Selecting Your Plan

Which plan will work for you and your business? Our knowledgeable professionals can develop an appropriate plan and will assist in making the transition from your current provider. Experienced administration specialists work closely with our Client Relationship Managers and Client Services Representatives to provide top-notch service and administration.

Matching the Product to Your Plan

The UNIFI Retirement Advantage Series is a group annuity. We offer two options: Advantage SelectSM and Advantage EliteSM. Both feature a diverse investment platform and a rigorous process for the selection and monitoring of funds as part of our due diligence process.



UNIFI COMPANIES RETIREMENT PLANS

Tailored to your business, your goals, your employees.

EXEMPLARY SERVICE

Trust is earned. It takes time, commitment, consistency. It starts with personal, attentive service. You feel cared for. That's reassuring.

We trust you will find this in every one of our representatives and associates.

Attention to details. Attention to you.

Employees appreciate a retirement plan. Offering a benefit like this demonstrates your interest in their future well being. That is why we want to make it as easy as possible for you to offer a retirement plan. Here are some of the key benefits UNIFI Companies Retirement Plans offers its plan sponsors.

A Team of Professionals

Every plan comes with its Core Team of experienced, dedicated professionals to provide you with guidance and support. They provide service and support regarding compliance, contributions, transfers, loans and distributions for the plan's participants.

For select clients, a Client Relationship Manager coordinates all aspects of your plan.

This relationship-based service model gives you more time to focus on your business, yet stay connected with your plan.

Our Core Team consists of:

- **Conversion Specialist:** Coordinates the conversion process—from the “blackout notice” to input of enrollment forms and document preparation.
- **Client Service Representative:** Serves as your single-source contact for day-to-day operational needs and primary contact for service issues with our Servicing Centers.
- **Administration Specialist:** Provides compliance support that includes report and statement preparation, signature-ready 5500 forms and testing.
- **Account Specialist:** Ensures timely and accurate processing of plan contributions, investment allocation changes and transfers, and loans and distributions.
- **ERISA Plan Services Specialist:** Works on plan transitions and ongoing plan administration, as well as plan document and compliance oversight of IRS and Department of Labor regulations.

KEY SERVICES

Fiduciary Assistance

- **Fiduciary Investment Safeguard**[®] is a program that protects plan sponsors should they be found liable for a violation of certain fiduciary investment requirements. Every plan sponsor gets the added protection of the Fiduciary Investment Safeguard at no additional cost, provided certain requirements are met.
- **Portfolio Playbook**[®] is an optional service from Morningstar Associates, LLC that offers plan sponsors assistance in their roles as a plan fiduciary. Morningstar will serve as an investment advisor fiduciary for investment purposes. They research, select and monitor a diverse investment platform for the plan sponsors. Additional costs apply.
- **Fiduciary Handbook** is a helpful guide for plan sponsors to use in managing their fiduciary responsibilities. It includes a section on ERISA 404(c) compliance, a sample investment policy statement, a simplified plan review checklist and other sample documentation.
- **Investment Due Diligence** is overseen by our Investment Products Group (IPG) who are responsible for the selection of funds in our diversified investment portfolio. They help identify investment options that can deliver solid performance over the long term.

Our Investment Selection Evaluation System (ISES) is used to create a diverse lineup of funds designed to meet the long-term goals of retirement savers. ISES is an objective, ongoing process that is systematic and pro-active. IPG also relies on Morningstar Associates, LLC as an objective third party to monitor our investment options. They evaluate performance, expenses, investment strategies, and portfolio

managers. This includes a detailed quarterly review. Any fund that begins to falter is placed on a “watch list” by IPG. A fund that continues to fall below our standards is removed from our lineup.

Document Review is the responsibility of ERISA Plan Services. They review plan documents to make sure they are up-to-date, meet stated objectives, and comply with the regulatory standards of both the IRS and Department of Labor.

Fund Mapping is an efficient and effective process that provides continuity and helps reduce errors when transitioning to one of our plans. IPG uses a detailed process to transfer or “map” investment options in your current plan to the most similar option in our investment platform. The match is based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

Compliance Testing contributes to the proper management and ultimate success of a retirement plan. We work closely with plan sponsors to educate them about the importance of regulatory testing, such as Top Heavy testing. These tests are part of a complete package and to help you satisfy the requirements of a qualified plan.

Enrollment Support is available in a three-phase program designed to encourage greater plan participation. It includes pre-enrollment communication, along with an education and investment specialist to assist during your enrollment periods. In addition, there are post- and re-enrollment resources that are available.

Ease of Doing Business

Whether you are a first-time plan sponsor or a business looking to enhance your current plan, our services and extensive investment platform provide a key employee benefit.

Single-source Contact: For day-to-day administrative needs or questions your Client Service Representative is ready to help.

Personal Service: Our knowledgeable associates deliver responsive, personalized service – important factors in helping UNIFI Companies Retirement Plans establish long-term relationships and maintain a strong client base.

This single-source accountability helps provide a complete, efficient package that appeals to business-focused plan sponsors.

YOUR EMPLOYEES

Are the people who work for you preparing adequately for retirement? Probably not. Only 18% of workers are very confident they have enough money to live comfortably in retirement. And less than half of all workers have completed a retirement needs calculation, an important planning step to help determine how much money will be needed in retirement.

Source: Employee Benefit Research Institute's 2008 Retirement Confidence Survey

Helping them save. Helping them learn.

As a conscientious plan sponsor, you may want to help your employees prepare financially for their retirement. UNIFI Companies Retirement Plans can help. Our educational support and customized targeted enrollment materials will help enlighten employees about the importance of saving for retirement.

Educational Opportunities

Joining a retirement plan is just the first step. Our planning tools provide additional motivation to help plan participants focus on setting their goals for retirement, creating a strategy to achieve their goals, as well as knowing how to invest wisely.

Enrollment: The enrollment process is simple and straightforward. Each plan participant receives an enrollment booklet—a motivating step-by-step guide to help with the financial decisions that can lead to a successful retirement.

Retirement Planning: For those who prefer to “do the math” themselves, our Web site features a “Retirement Income Strategy” calculator. This performs a “gap analysis” to guide participants in their retirement saving strategy.

Online Learning: Educational modules help participants learn on their own about the ins and outs of planning and saving for their retirement. These, along with investment calculators and other dependable tools illustrate basic investing and savings principles.

Asset Allocation: Participants can diversify their holdings in a way that balances potential risks against potential rewards by using the Morningstar Asset Allocator. It guides participants in the selection of their investment options.

Diversified Investment Platform: More than 70 investment options from nationally prominent fund managers offer a wide selection for you to choose from.

- A full range of asset classes: domestic and foreign stock funds, plus bond funds, real estate, and asset allocation funds.
- Index lineup for a market-diversified, low-cost approach to investing
- Socially responsible funds
- Guaranteed Investment Account* for stability without market risk
- Target Funds that automatically rebalance and adjust as the investor gets closer to retirement.
- Exchange Traded Funds offer a cost-effective way to track the performance of a broad market index.

Account Access: Participants' statements are always available online at retire.UNIFICompanies.com. Our Web site gives plan participants the ability to conduct transactions at their convenience.

Ongoing Communication: “Financial Dimensions,” a quarterly newsletter for plan participants, offers tips that appeal to both the novice and the savvy investor. “Plan Sponsor Outlook” reports on trends, highlights new studies, and covers other topics of interest to plan sponsors.

* Guarantee is based on claims-paying ability of the issuing company.



UNIFI COMPANIES RETIREMENT PLANS

Creating more financially secure futures.

ENDURANCE

Respect is earned. So is trust. For almost 50 years, we have been building trusted relationships one client at a time. We are anxious to earn your respect and trust, too.

Strongly positioned for the future.

About UNIFI Companies Retirement Plans

UNIFI Companies Retirement Plans designs bundled retirement plans with the client's goals in mind. Our diverse investment platform is chosen with the long-term goals of retirement savers in mind. Each investment option must go through our rigorous selection process. Our representatives and associates are known for their personal service and attention to detail.

UNIFI Companies Retirement Plans is an affiliation of Ameritas Life Insurance Corp. and The Union Central Life Insurance Company's retirement plans divisions. These companies offer the retirement products and services of the UNIFI Companies.

Highlights (as of December 31, 2008)

- Total retirement plans assets: \$4.5 billion (includes full service and recordkeeping assets)
- Combined asset persistency: 91%
- Number of plans: 3,600
- Servicing retirement plans for almost half a century
- Home office: Lincoln, Nebraska
Administrative office: Cincinnati, Ohio

About UNIFI Companies

Lasting relationships have been our legacy since 1867. We believe people do business with people, not companies. People rely on UNIFI Companies for its traditional values, high ethical standards, and trusted relationships.

UNIFI Companies offers a wide range of insurance and financial products and services to individuals, families and businesses. As of December 31, 2008, these products and services include:

- **Life Insurance, Annuities and Disability Insurance** from UNIFI Companies' affiliates (Ameritas Life Insurance Corp., The Union Central Life Insurance Company, and Acacia Life Insurance Company) provide protection for approximately 470,000 policyholders against the uncertainties of tomorrow.
- **Ameritas Group's** dental, eye care and hearing health plans serve more than 53,000 employer groups that cover 4.4 million insured members nationwide.
- **Ameritas Investment Corp.**, a leading broker dealer with over \$12 billion in assets under management, features a diversified offering of stocks and bonds, mutual funds and fixed-income securities.
- **Acacia Federal Savings Bank**, with over \$1.5 billion in assets, offers a wide array of banking services—from checking accounts to student and mortgage loans.
- **Calvert's** mutual funds portfolios are among the nation's largest array of sustainable and responsible mutual funds. More than 400,000 investors have approximately \$13 billion in assets with Calvert.

Financial Highlights (as of December 31, 2008):

- \$1.3 billion in total revenue
- \$29.5 billion in assets under management

Financial ratings

Standard & Poor's AA- (Very Strong) for insurer financial strength. This is the fourth highest of Standard & Poor's 21 ratings.

A. M. Best Company A (Excellent) for financial strength and operating performance. This is the third highest of A. M. Best's 15 ratings.



SERVICE | STRATEGIES | PERFORMANCE



Retirement Plans

Products and Services Offered by
Ameritas Life and Union Central Life

800-923-2732 retire.UNIFlcompanies.com

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Morningstar Associates, LLC (Morningstar Associates) provides data and tools for use by Ameritas Life Insurance Corp. (Ameritas) and The Union Central Life Insurance Company (Union Central) and their representatives.

Morningstar Associates is not acting as an investment adviser with respect to the use of the asset allocation product. Although the data is gathered from reliable sources, Morningstar Associates has no control over the means or methods used to collect the data and cannot guarantee their accuracy, completeness, or timeliness. Morningstar Associates is not affiliated with Ameritas or Union Central.

The UNIFI Retirement Advantage Series® refers to group variable annuity contracts issued by Ameritas (Form AL 64349) and Union Central (Forms UC 64349 and UC 64349NY). May not be available in all states.