

Union Central

Group Affiliation: UNIFI Group
Address: P.O. Box 81889
 Lincoln NE 68501-1889
Phone: 513-595-2200

Domicile: OH
NAIC Number: 80837
Year Established: 1867
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)
 Standard & Poor's(Financial Strength, 20 ratings)
 Fitch Ratings(Financial Strength, 21 ratings)
 TheStreet.com(Safety Rating, 16 ratings)
 Comdex(Percentile in Rated Companies)

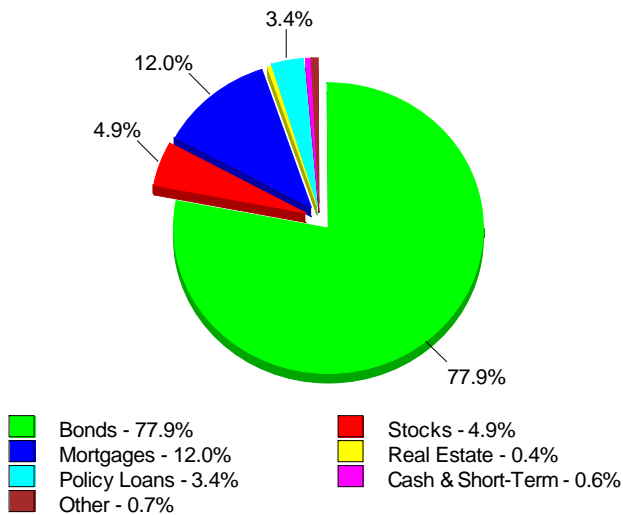
A (3)
 AA- (4)
 A+ (5)
 B+ (4)
 83

Assets & Liabilities

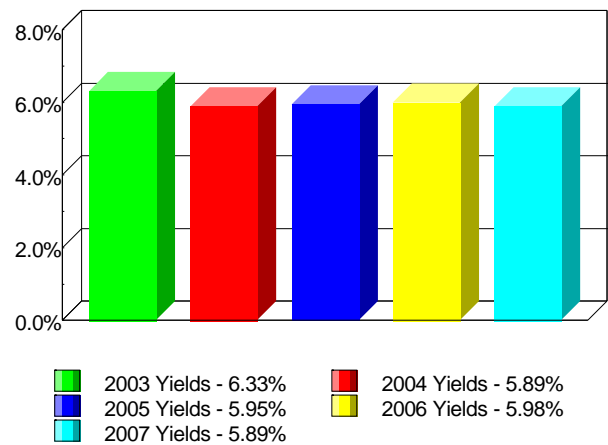
Total Admitted Assets 7,284,871
 Total Liabilities 6,963,813
 Separate Accounts 2,627,156
 Total Surplus & AVR 358,190
 As % of General Account Assets 7.7%

Invested Assets

Total Invested Assets 4,476,158



Investment Yields



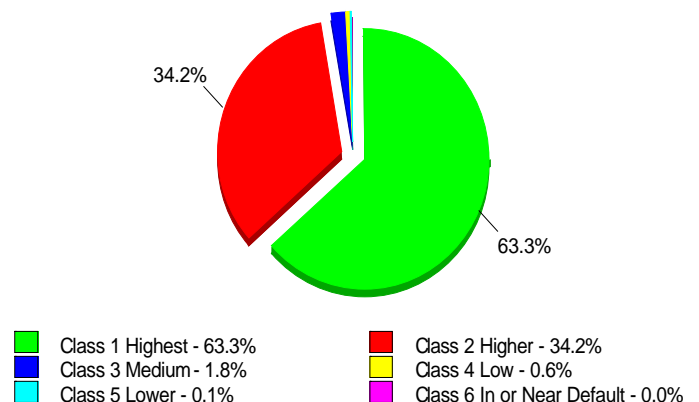
5 Year Average

6.01%

Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 1.1%
 Total Non-Performing Assets/Surplus & AVR 1.1%
 As a Percent of Invested Assets 0.1%

Bond Quality



Income & Earnings

Total Income 1,252,920
 Net Premiums Written 921,544
 Earnings Before Dividends and Taxes 14,387
 Net Operating Earnings 5,399

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2008.

Presented by: Charles Krugh, Doctor Disability Insurance, 1271 Puerta Del Sol, Suite 100, San Clemente, CA 92673 Phone: 866-899-7318 Email: chuck@doctordisability.com