

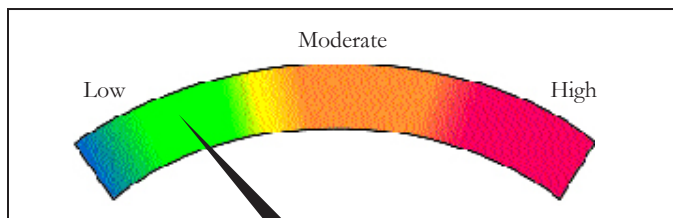
ACACIA PRINCIPAL PLUS ACCOUNT

The information below describes the investment portfolio of Acacia Life Insurance Company on a consolidated GAAP basis, (not related to any separate account holding assets supporting policy obligations) as of September 30, 2011. This investment portfolio is subject to change.

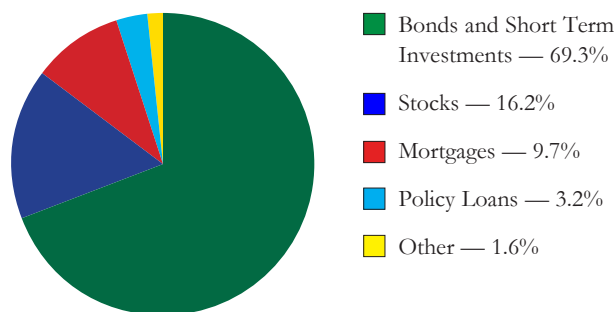
KEY FACTS

Investment Fund: Acacia Principal Plus Account
 Investment Type: Fixed Income
 Portfolio Managers: Ameritas Investment Advisors

RISK SPECTRUM: LOW



COMPOSITION OF INVESTED ASSETS



DISTRIBUTION OF ACACIA FIXED-INCOME SECURITIES PORTFOLIO BY INDUSTRY

To minimize its risk, Acacia diversifies its portfolio across a wide variety of industries and includes securities of more than 250 issuers. The table below represents a breakdown of these industries:

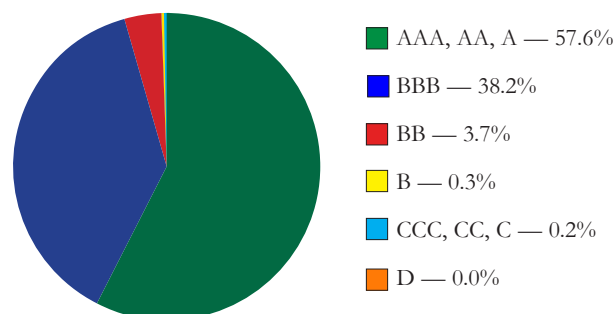
Industry	Percent
Manufacturing	34.1%
US Government & Guaranteed	23.1%
Financial	11.4%
Utilities	11.0%
Energy	5.3%
Media/Communications	4.8%
Services	4.8%
Retail	2.9%
Transportation	1.6%
Non-Agency Mortgage Backed Asset Backed	0.6%
	0.4%

The composition, industries, and holdings of the Portfolio are subject to change.

INTEREST GUARANTEE

Acacia will declare interest rates prior to the beginning of each calendar quarter. The applicable rate will be credited from the date of deposit on all deposits made to the account during the calendar quarter and will be guaranteed until the end of the 3-month period following the beginning of that calendar quarter. At the end of the guaranteed period, a renewal rate will be declared for the accumulated deposits from that calendar quarter. The applicable renewal rate will be guaranteed for the next 3 months. A minimum rate of 3% annualized is guaranteed by Acacia to the Trust. Expenses of up to 15 basis points will be charged to the rate guaranteed to the Trust.

DISTRIBUTION OF ACACIA FIXED INCOME SECURITIES PORTFOLIO BY QUALITY RATINGS



Quality Ratings	Value (000,000\$)	Percent
AAA, AA, A	628.0	57.6%
BBB	416.7	38.2%
BB	39.7	3.7%
B	3.4	0.3%
CCC,CC,C	2.5	0.2%
D	0	0.0%
Total	\$1,090.3	100%

The American Council of Life Insurance reports that the industry average for below investment grade (i.e., BB and lower rated) fixed income securities as of June 30, 2011 (the most recent available results) was 6.8%, while 4.3% of the total fixed income securities held by Acacia as of September 30, 2011 were so rated.

ACACIA LIFE INSURANCE COMPANY

ACACIA PRINCIPAL PLUS ACCOUNT

INVESTMENT OBJECTIVE

The investment objective of this alternative is to invest primarily in investment grade fixed income securities having a short to intermediate duration.

INVESTMENT MANAGER

Acacia Life Insurance Company, as a member of the UNIFI Companies, has been assigned an "A+" (Strong) rating by Standard & Poor's and an "A" (Excellent) rating from A.M. Best.

Acacia employs its affiliated company Ameritas Investment Advisors, Inc. under an investment advisory agreement to manage the investment and reinvestment of the assets of the Company and to continuously review, supervise and administer the company's investments subject to the approval of its Board of Directors.

RISKS

The assets invested in Acacia Principal Plus are allocated to a Funding Agreement issued by Acacia Life Insurance Company to the DC College Savings Program Trust. The Funding Agreement is a general obligation of Acacia to the Trust. All deposits made by the Trust through the Funding Agreement are deposited into the general account of Acacia and not into any separate account insulated from the claims of creditors. As such, the guarantee provided by the Funding Agreement is based on Acacia's ability to meet its obligations under the Funding Agreement. Furthermore, the Funding Agreement provides the guarantee described herein to the Trust, but the guarantee is not made directly to Participants or Beneficiaries.

TYPE AND DIVERSIFICATION OF ASSETS

All funds held in the Principal Plus Account will be held as part of the general account of Acacia Life Insurance Company. Such funds are primarily invested in investment-grade public and privately placed bonds, mortgage loans, purchase leases and preferred stock, as well as cash or short-term equivalents.

The investments of Acacia Life Insurance Company are highly diversified by issuer and industry, are generally rated investment grade and typically have maturities that range from three to fourteen years.

GUARANTEES

This account provides important guarantees of principal and interest. All contributions invested under this option are guaranteed to the Trust against principal loss as long as they remain invested in the Account. The guarantees are supported by the general account of Acacia Life Insurance Company. It is not anticipated that investors in this option will experience a loss of principal while invested in this Account, but the return from income is expected to fluctuate with longer-term fixed income securities.

NOTE:

The general account supports Acacia insurance and annuity obligations and includes all of Acacia assets, except those segregated in separate accounts. Acacia has the sole discretion to invest the assets of the general account subject to applicable law.