January 28th, 2013

James McNamee Illinois Public Pension Fund Association 455 Kehow Blvd, Suite 106 Carol Stream, IL 60188

Dear Mr. McNamee:

Welcome to Ameritas Group. We are delighted to have you as our customer, and it's our mission to delight you by ensuring your satisfaction through the strengths we have become known for, including:

Dental Health & Eye Care Expertise: using our in-depth knowledge of the newest and best options for care to design valuable benefits that employees appreciate

Flexible & Affordable Solutions: offering an array of products and services that best fit your needs, today and in the future

Customer Service Excellence: providing responsive, informed and accessible service to you and your company's employees

Because customer satisfaction is so important to us, our policyholders and members are randomly surveyed every month. Our resulting scores for overall satisfaction, compiled quarterly, consistently exceed 90%.

We continue to build on the above strengths with one goal in mind: earning your loyalty. We're a division of Ameritas Life Insurance Corp., whose ratings from independent analysts – A (Excellent) from A.M. Best Company and A+ (Strong) from Standard & Poor's – are indicators that you have selected a financially strong company which will deliver top value for many years to come.

If you ever have any questions or need assistance, please contact us at 800-659-2223 or visit our website at www.ameritasgroup.com.

Thank you for choosing Ameritas. We're at your service.

Sincerely,

Ken VanCleave

President - Group Division