

State of Idaho

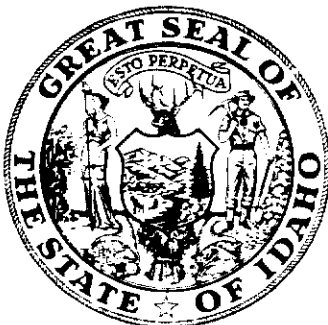
Department of State

CERTIFICATE OF AUTHORITY
OF
LIFE INVESTORS AGENCY GROUP, INC.
File Number C 122668

I PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the Application for such Certificate.

Dated: February 5, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *L. D. [Signature]*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

FEB 5 10 37 AM '98

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the corporation is Life Investors Agency Group, Inc.

2. The name which it shall use in Idaho is Same

3. It is incorporated under the laws of Iowa

4. Its date of incorporation is 2/28/91

5. The address of its principal office is 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

6. The address to which correspondence should be addressed, if different than item 5, is _____

7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701

_____, and its registered agent in Idaho at that address is C T Corporation System

8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
See attached list of directors and officers		

Dated: 1/27/98

Life Investors Agency Group, Inc.
(Corporation name)

By [Signature]
L. Micheal Skinner

Its _____ Secretary
(specify capacity of signer)

Customer Acct #:

IDAHO SECRETARY OF STATE

(If using pre-paid account)

~~02560541920.00 = 00~~
CK: 107081316 CT: 21069 BH: 79419

1 @ 100.00 = 100.00 AUTH PRO
1 @ 20.00 = 20.00 EXPEDITE C

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Appendix to Idaho
Application for Certificate of Authority

**Directors and Officers of
Life Investors Agency Group, Inc.**

1. Mark W. Barnum, Director
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
2. Rex B. Eno, Director
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
3. Mike Kirby, Director
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
4. David E.G. Miller, President and Director
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
5. L. Micheal Skinner, Secretary
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
6. Daniel E. Boonstra, Treasurer
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499
7. Peter E. Risbrudt, Assistant Secretary
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

November 20, 1997
Corp. No.: 000148816
Ref. No.: 198434



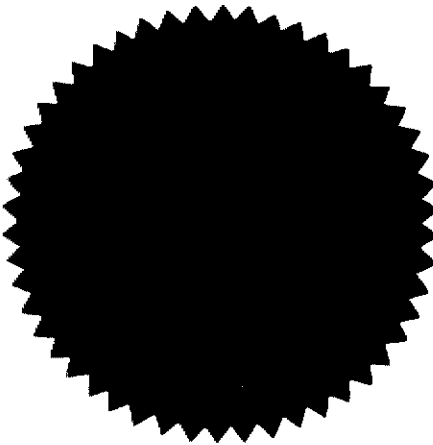
SECRETARY OF STATE

AMERICAN FORUM FOR FISCAL FITNESS, INC.
C T CORPORATION SYSTEM
NANCY LEVINE
DES MOINES, IA. 50312

CERTIFICATE OF EXISTENCE

Name LIFE INVESTORS AGENCY GROUP, INC.
Date 02/28/1991

I, PAUL D. PATE, secretary of the state of Iowa, custodian of records of incorporations, certify that the corporation named on this certificate is in existence and was duly incorporated under the laws of Iowa on the date printed above, with perpetual duration, that all fees required by the Iowa Business Corporation Act have been paid by the corporation, that the most recent annual corporate report required by Iowa Code chapter 490 has been filed by the secretary of state, and that articles of dissolution have not been filed.



SECRETARY OF STATE



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