



AMENDED CERTIFICATE OF AUTHORITY
OF
AMVESTORS, INC.

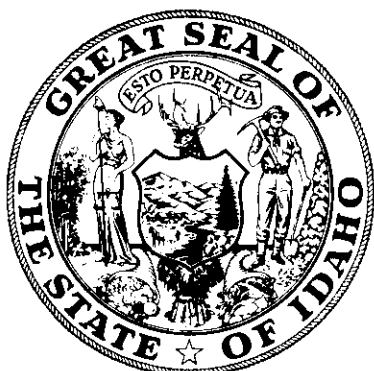
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of an Application of AMVESTORS, INC.

_____ for an Amended Certificate of Authority to transact business in
this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation
Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Amended
Certificate of Authority to AMERICAN INVESTORS SALES GROUP, INC.

_____ to transact business in this State under the name AMERICAN INVESTORS
SALES GROUP, INC. and attach hereto a duplicate
original of the Application for such Amended Certificate.

Dated July 15, 19 85.



Pete T. Cenarrusa
SECRETARY OF STATE

Corporation Clerk

**APPLICATION FOR AMENDED CERTIFICATE
OF AUTHORITY**

To the Secretary of State of the State of Idaho:

Pursuant to Section 30-1-118, **Idaho Code**, the undersigned corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

1. A Certificate of Authority was issued to the corporation by your office on January 16, 1984, authorizing it to transact business in the State of Idaho under the name of AmVest, Inc.

2. Its corporate name has been changed to AmVestors, Inc.

(Note: If the corporation name has not been changed, insert "No change.")

3. The name which it shall use hereafter in the State of Idaho is American Investors Sales Group, Inc.

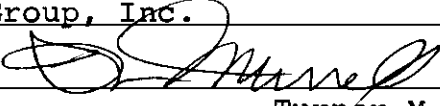
Note: If the corporate name has been changed and the new name of the corporation does not contain the word "corporation," "company," "incorporated," or "limited," or any abbreviation of one of such words, insert the name of the corporation with the word or abbreviation which it elects to add thereto for use in Idaho. If a professional service corporation, add the appropriate word in place of those listed above.)

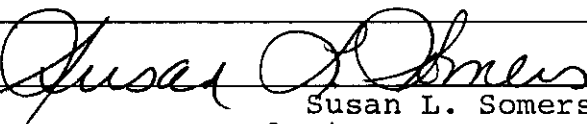
4. It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows:
To transact business as a life insurance agency; to market insurance products; to act as broker/dealer in general market securities; to act as general partner in a limited partnership for the purpose of marketing life insurance products.

(Note: If no additional purposes are proposed, insert "No change.")

Dated June 26, 1985.

American Investors Sales Group, Inc.

By 
Turner M. Murrell
Its _____ President

And 
Susan L. Somers
Its _____ Asst. Secretary

STATE OF Kansas)
) ss:
COUNTY OF Shawnee)

I, Tamara R. Lee, a notary public, do hereby certify that on this
26th day of June, 1985, personally appeared

(continued on reverse)

STATE OF KANSAS

OFFICE OF SECRETARY OF STATE
JACK H. BRIER • SECRETARY OF STATE



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RECEIVED
SEC. OF STATE

To all to whom these presents shall come, Greeting:

I, JACK H. BRIER, Secretary of State of the State of Kansas, do hereby certify that I am the custodian of records of the state of Kansas relating to corporations and that I am the proper official to execute this certificate.

I FURTHER CERTIFY that FRONTIER SECURITIES COMPANY, INC. was a regularly and properly organized corporation under the laws of the state of Kansas having been incorporated in Kansas on the Twelfth day of January, 1967.

I FURTHER CERTIFY that a Certificate of Amendment was filed in this office June 25, 1985, changing the corporate name to American Investors Sales Group, Inc.

I DO FURTHER CERTIFY that American Investors Sales Group, Inc. has paid all fees and franchise taxes due this office and is in good standing according to the records now on file in the office of Secretary of State.

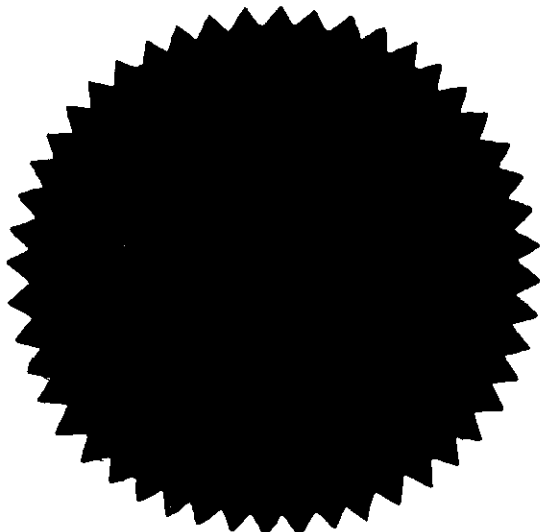
IN TESTIMONY WHEREOF:

I hereto set my hand and cause to be affixed my official seal.

Done at the City of Topeka, this Eleventh day of

July

A.D. 19⁸⁵



Jack H. Brier
JACK H. BRIER
SECRETARY OF STATE

By *Willa M. Roe*
ASSISTANT SECRETARY OF STATE
Willa M. Roe