

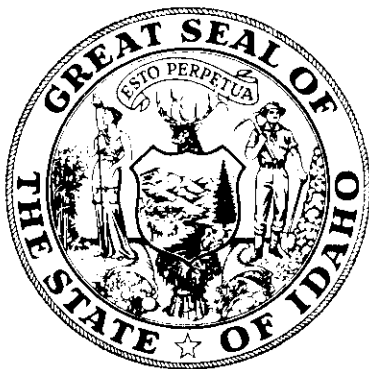
CERTIFICATE OF INCORPORATION
OF

NATIONAL SENIOR CITIZEN'S INSURANCE AGENCY, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of NATIONAL SENIOR CITIZEN'S INSURANCE AGENCY, INC. duly signed 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 Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: **May 21, 1984**



SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION 34 MAY 21 PM 12 54

OF

SECRETARY OF
STATE
NATIONAL SENIOR CITIZEN'S INSURANCE AGENCY, INC.

The undersigned, acting as incorporator of a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE 1.

The name of the corporation is National Senior Citizen's Insurance Agency, Inc.

ARTICLE 2.

The period of its duration is perpetual.

ARTICLE 3.

The purpose for which the corporation is organized is the transaction of any or all lawful business for which the corporation may be incorporated under the Idaho Business Corporation Act.

ARTICLE 4.

The aggregate number of shares which the corporation shall have authority to issue is 25,000 with a par value of \$1.00 per share.

ARTICLE 5.

Shareholders shall have a preemptive right to acquire unissued or treasury shares or securities convertible into such shares or carrying a right to subscribe to or acquire shares, except as provided in the Idaho Business Corporation Act.

ARTICLE 6.

The location of the initial registered office of the corporation is 395 White Cloud Drive, Boise, Idaho 83709, and the name of its initial registered agent at such address is Patricia Ann Mitchell.

ARTICLE 7.

The number of directors constituting the initial Board of Directors is one (1), and the name and address of the person who is to serve until the first annual meeting of the shareholders and until her successor is elected and qualified are:

Patricia Ann Mitchell

395 White Cloud Drive
Boise, Idaho 83709

ARTICLE 8.

The name and address of the incorporator are as follows:

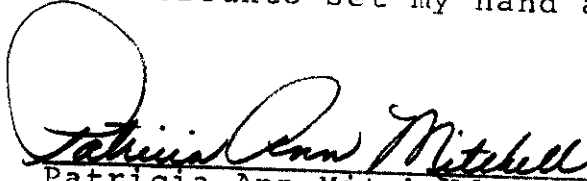
Patricia Ann Mitchell

395 White Cloud Drive
Boise, Idaho 83709

ARTICLE 9.

The Board of Directors is expressly authorized to alter, amend or repeal the bylaws of the corporation and to adopt new bylaws, subject to repeal or change by a majority vote of the shareholders.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 21st day of May, 1984.


Patricia Ann Mitchell