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CLERK OF STATE
STATE OF IDAHO

**ARTICLES OF INCORPORATION
OF
STOPLOSS INSURANCE SERVICES, INC.**

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

FIRST: The name of the corporation is: Stoploss Insurance Services, Inc.

SECOND: The period of its duration is perpetual.

THIRD: The purposes for which the corporation is organized are to engage in the business of selling insurance and other insurance related products and services, in accordance with the laws of the State of Idaho.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 50,000. The shares shall have no par value.

FIFTH: The name and street address of the initial registered agent and initial registered offer are CT Corporation System, 300 North 6th Street, Boise, Idaho 83701.

SIXTH: The number of directors shall be set by the Bylaws but the initial Board of Directors of the corporation shall be one (1), and the name and address of the person who is to serve as Director until the first annual meeting of shareholders or until their successors are elected and qualified is:

NAME

Mark Smidt

ADDRESS

101 Ironwood Drive, Suite 236
Coeur d'Alene, ID 83814

ARTICLES OF INCORPORATION

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IDAHO SECRETARY OF STATE
02/05/2001 09:00
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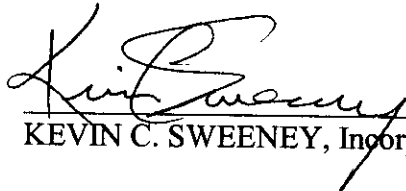
SEVENTH: The name and address of the incorporator is:

Kevin C. Sweeney
Herndon, Sweeney & Halverson, P.C.
1001 S. 24th Street West, Suite 301
Billings, MT 59102

EIGHTH: The mailing address of the corporation is:

Stoploss Insurance Services, Inc.
101 Ironwood Drive, Suite 236
Coeur d'Alene, ID 83814

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 1st day of February,
2001.



KEVIN C. SWEENEY, Incorporator