## State of Idaho

## **Department of State**

CERTIFICATE OF INCORPORATION
OF

JRH FINANCIAL, 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 the above named corporation, 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.

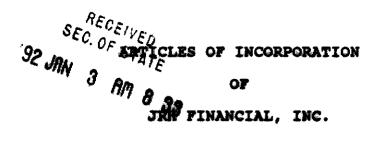
ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: January 3, 1992

Pete or Cenarrusa

SECRETARY OF STATE

Corporation Clerk



KNOW ALL MEN BY THESE PRESENTS: That the undersigned, an adult citizen of the United States and resident of the State of Idaho, does hereby establish JRH Financial, Inc., as a corporation under the provisions of Chapter 1, Title 30, Idaho

1. Name. The name of the Corporation is JRH Financial, Inc.

Code, and in furtherance of said purpose does hereby certify:

- 2. <u>Purposes</u>. The Corporation is established for the purpose of providing, for compensation, investment advice and financial planning services, to include all such activities described in Chapter 14, Title 30, Idaho Code, and, additionally, all services and activities incidental thereto, as well as the conduct of related financial services and activities.
- 3. <u>Duration</u>. The Corporation shall have perpetual existence.
- 4. <u>Authorized shares</u>. The aggregate number of shares which the Corporation shall have authority to issue is 20,000 shares of the par value of \$1.00 each, all of one of class, which shall be designated common stock.
- 5. Registered office and agent. The address of the initial registered office of the Corporation is 9500 Lyle Street, Boise, Idaho 83709. The name of the initial registered agent at such address is James R. Herwig.

- 6. <u>Directors</u>. The management of the affairs of this Corporation shall be vested in the Board of Directors. The Board shall initially consist of one director, namely, James R. Herwig. The Board, pursuant to procedures established in the By-Laws of the Corporation, may increase the number of directors to a maximum of three, provided that no persons shall serve as a director who is not a shareholder of the Corporation. Other qualifications of the directors, their terms of office, and manner of election or appointment shall be provided for in the By-Laws. James R. Herwig, 9500 Lyle Street, Boise, Idaho, shall serve as sole director until the first annual meeting of shareholders or until his successor or successors be selected and qualified.
- 7. Incorporator. The name and address of the incorporator of this Corporation is James R. Herwig, 9500 Lyle Street, Boise, Idaho. Said incorporator is a shareholder of the Corporation, having subscribed to 5,000 shares of the capital stock.
- 8. Amendments. These Articles of Incorporation may be altered or amended in any manner as provided by law.

IN WITNESS WHEREOF, these Articles have been signed this day of January, 1992.

JAMES R. MERWIG 9500 Lyle Street

Boise, Idaho 83709

STATE OF IDAHO ) : ss County of Ada )

On this and day of January, 1992, before me, the undersigned, a Notary Public in and for said state, personally appeared JAMES R. HERWIG, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

NOTARY PUBLIC FOR IDAHO

Residing at Meridian, Idaho My Commission Expires: 6/15/94