

APPLICATION FOR CERTIFICATE OF AUTHORITY

(~~Non~~profit Corporation)

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement.

1. The name of the corporation is GWL Financial Services, Inc. 85 SEP 23 07 9 01

2. The name which it shall use in Idaho is GWL Financial Services, Inc.

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Maryland

4. The date of its incorporation is May 21, 1984 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is The Corporation Trust, Inc.
32 South Street, Baltimore, Maryland 21202

6. The address to which correspondence should be addressed, if different from that in item 5.

7400 E. Orchard Rd., Englewood, CO 80111

7. The street address of its proposed registered office in Idaho is 300 North 6th St.,
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is CT Corporation System

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:

To offer and sell variable contracts, mutual funds, and direct participation programs.

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

Name	Office	Address
<u>Orest T. Dackow</u>	<u>Director,</u>	<u>8505 E. Orchard Rd., Englewood, CO 80111</u>
<u>W.T. McCallum</u>	<u>President, Dir.</u>	<u>7400 E. Orchard Rd., Englewood, CO 80111</u>
<u>Graham R. McDonald</u>	<u>Director,</u>	<u>8505 E. Orchard Rd., Englewood, CO 80111</u>
<u>Glen R. Derback</u>	<u>Treasurer, Dir.</u>	<u>7400 E. Orchard Rd., Englewood, CO 80111</u>
<u>Robert J. Ornellas</u>	<u>Secretary, Dir.</u>	<u>7400 E. Orchard Rd., Englewood, CO 80111</u>
<u>J.S. MacGowan</u>	<u>Vice President, Dir.</u>	<u>7400 E. Orchard Rd., Englewood, CO 80111</u>

(continued on reverse)

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.
11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: September 11, 1985

GWL Financial Services, Inc.

(Corporation Name)

By W.T. McCallum

W.T. McCallum, President

and

R.J. Ornell its Secretary/ ~~Assistant Secretary~~ (please specify)

STATE OF Colorado)

COUNTY OF Arapahoe) ss.

I, Melissa Lea Marizza, a notary public, do hereby certify that on this 11th day of September, 19 85, personally appeared before me W.T. McCallum, who being by me first duly sworn, declared that he is the President of GWL Financial Services, Inc.

that he signed the foregoing document as President of the corporation and that the statements therein contained are true.

Melissa Lea Marizza
Notary Public.

7400 East Orchard Rd., Englewood, CO 80111

6/11/87

STATE OF MARYLAND



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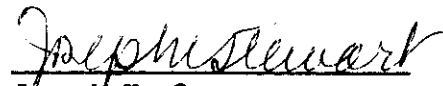
STATE DEPARTMENT OF ASSESSMENTS AND TAXATION

301 West Preston Street, Baltimore, Maryland 21201

I, **Joseph V. Stewart** of the State Department of Assessments and Taxation of the State of Maryland, do hereby certify that said Department, by the Laws of said State, is the custodian of the records of this State relating to the forfeiture or suspension of corporate charters, or the right of corporations to transact business in this State; and I am the proper officer to execute this certificate.

I FURTHER CERTIFY that **GWL FINANCIAL SERVICES, INC.** is a Corporation duly incorporated and existing under and by virtue of the Laws of Maryland and said Corporation has filed all annual reports required, has no outstanding late filing penalties on those reports, and has a resident agent. Therefore, the corporation is at the time of this certificate in good standing with this Department and duly authorized to exercise all the powers recited in its Charter or Certificate of Incorporation, and to transact business in the State of Maryland.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the State Department of Assessments and Taxation of Maryland at Baltimore this 29th day of August, 1985


Joseph V. Stewart
Charter Specialist