

State of Idaho

Office of the Secretary of State

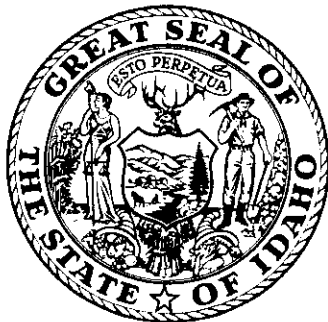
**CERTIFICATE OF AUTHORITY
OF
RYAN BECK LIFE AGENCY, INC.**

File Number C 156218

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: 30 August 2004



Ben Yursa
SECRETARY OF STATE

By *Kristin Witt*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED EFFECTIVE

AUG 30 PM 2:58

SECRETARY OF STATE
STATE OF IDAHO

The undersigned Corporation applies for a Certificate of Authority and states as follows:

- The name of the corporation is:
Ryan Beck Life Agency Inc
- The name which it shall use in Idaho is: Ryan Beck Life Agency Inc.
- It is incorporated under the laws of: New York
- Its date of incorporation is: 06/01/1982
- The address of its principal office is:
650 MADISON AVE., 10TH FL, NEW YORK, NY 10022
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: c/o C T Corporation System, 300 North 6th Street, Boise, ID 83702
and its registered agent in Idaho at that address is: C T Corporation System
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>JOHN WYLLYS</u>	<u>PRESIDENT/Director</u>	<u>18 Columbia Turnpike 1st Floor</u> <u>Florham Park, NJ 07932</u>
<u>DEBORAH PADULA</u>	<u>SENIOR VICE PRESIDENT</u>	<u>18 Columbia Turnpike 1st Floor</u> <u>Florham Park, NJ 07932</u>
<u>CHRISTOPHER SILVERSTEIN</u>	<u>VICE PRESIDENT</u>	<u>650 Madison Ave 10th Floor</u> <u>New York, NY 10022</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 8/25/04

Signature: Deborah Padula

Typed Name: DEBORAH PADULA

Capacity: SENIOR VICE PRESIDENT

Customer Acct # : _____

(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
08/30/2004 05:00
CK: 3210119154 CT: 4567 BH: 763589
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C156218

State of New York
Department of State } **ss:**

I hereby certify, that the Certificate of Incorporation of RYAN BECK LIFE AGENCY, INC. was filed on 06/02/1982, under the name of GRUNTAL LIFE AGENCY, INC., with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

A Certificate of Amendment GRUNTAL LIFE AGENCY, INC., changing its name to RYAN BECK LIFE AGENCY, INC., was filed 04/09/2003.



*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 26th day of August
two thousand and four.*

Secretary of State