



CERTIFICATE OF INCORPORATION
OF

RON PETERSEN AND ASSOCIATES, INC.

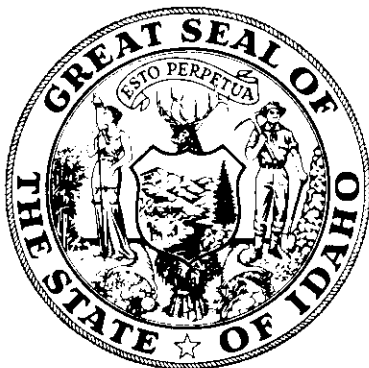
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

RON PETERSEN AND ASSOCIATES, 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: **August 16, 1982**



SECRETARY OF STATE

by: _____

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SECRETARY OF
STATE

ARTICLES OF INCORPORATION

OF

RON PETERSEN AND ASSOCIATES, INC.

* * * * *

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

FIRST: The name of the corporation is RON PETERSEN AND ASSOCIATES, INC.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are: the transaction of any or all lawful business, including life, health and disability insurance, for which corporations may be incorporated under the Idaho Business Corporation Act.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is one thousand (1,000) shares.

FIFTH: One class of shares are to be authorized: common stock with a per share par value of One Hundred Dollars (\$100.00).

SIXTH: The address of the initial registered office of the corporation is 2433 Middleburg Drive, Boise, Idaho, 83709, and the name of its initial registered agent at such address is Mr. Ron Petersen.


SEVENTH: The number of directors constituting the initial board of directors of the corporation and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and the name and address of each incorporator is:

1. Mr. Ron Petersen, 2433 Middleburg Drive, Boise, Idaho.
2. Mrs. Donna Petersen, 2433 Middleburg Drive, Boise, Idaho.

DATED this 16th day of August, 1982.



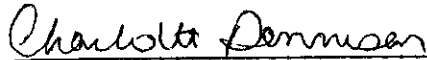
RON PETERSEN



DONNA PETERSEN

STATE OF IDAHO)
) ss.
County of Ada)

On this 16 day of August, 1982, before me, a notary public in and for said State, personally appeared RON PETERSEN and DONNA PETERSEN, known to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.



Notary Public for Idaho
Residing at Boise, Idaho