

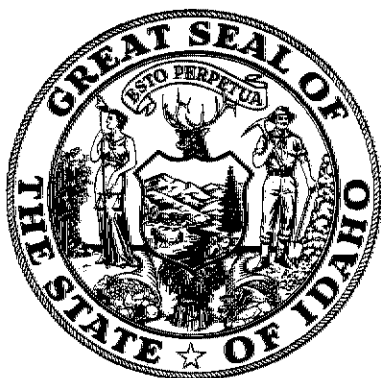
CERTIFICATE OF INCORPORATION
OF

JANET, 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 2, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by: *[Signature]*

RECEIVED
SEC. OF STATE

ARTICLES OF INCORPORATION

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OF

JANET, INC.

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

FIRST: The name of the corporation is Janet, Inc.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are: Conduct the business of insurance consulting together with the transaction of all other lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, Section 30-1-3.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is ten thousand shares of \$1.00 par value common stock.

FIFTH: Shareholders shall have full pre-emptive rights as to issuance of common stock.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are such as may be provided by the By-Laws of the corporation, including provision for restriction on transfer of shares, as provided in Idaho Business Corporation Act, Section 30-1-23A.

SEVENTH: The address of the initial registered office of the corporation is 4990 Valenty Road, Suite J, Chubbuck, Idaho 83202, and the name of its initial registered agent at such address is B. Janet Wells.

EIGHTH: The number of directors constituting the initial Board of Directors of the corporation is two and the names and addresses of persons who are to serve as directors until the next annual meeting of shareholders or until their successors are elected and shall qualify are:

| <u>NAME</u> | <u>ADDRESS</u> |
|----------------|---|
| B. Janet Wells | P.O. Drawer W Pocatello, Idaho 83206 |
| Mary L. Baker | P.O. Drawer W Pocatello, Idaho 83206 |

NINTH: The name and address of the incorporator is:

| <u>NAME</u> | <u>ADDRESS</u> |
|----------------|---|
| B. Janet Wells | P.O. Drawer W Pocatello, Idaho 83206 |

DATED this 30 day of December, 1986.



B. Janet Wells