

FILED EFFECTIVE

**ARTICLES OF INCORPORATION
OF**

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INSURE BEAR LAKE, INC.

**SECRETARY OF STATE
STATE OF IDAHO**

We, THE UNDERSIGNED natural persons of the age of 18 years or more and residents of the State of Idaho, acting as incorporators under the Idaho Business Corporation Act, I.C. §30-1-101 et.seq. (hereinafter the "act") hereby adopt and proclaim the following Articles of Incorporation:

ARTICLE I

Name

The name of the corporation shall be **Insure Bear Lake, Inc.** (hereinafter "the Corporation").

ARTICLE II

Duration

The term for which the Corporation shall exist is perpetual.

ARTICLE III

Purpose

The purpose of the organization is to engage in all lawful business, including but not limited to sales of insurance products, and all activities associated therewith. Further, the Corporation shall be empowered to engage in all activities of any legal nature whatsoever which are reserved to corporations in the Idaho Business Corporation Act.

ARTICLE IV

Stock

The aggregate number of shares which the Corporation shall have authority to issue is 5,000 share of common stock having no par value, with 2,500 shares going to each incorporator. All stock of the Corporation shall be of the same class, common, and shall have the same rights and preferences. Fully paid stock of the Corporation shall not be liable to any further call or assessment.

ARTICLE V

Pre-emptive Rights

The Shareholders shall have pre-emptive rights to acquire unissued shares of the Corporation in the manner and subject to the limitations prescribed by these Articles, and not otherwise before

**IDAHO SECRETARY OF STATE
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the Board of Directors shall issue any unissued shares of the stock of the Corporation, it shall notify each shareholder of the proposed issuance and of the terms and conditions under which shares are proposed to be issued. For a period of thirty (30) days after the giving of such notice, any Shareholder shall have the right, on the same terms and conditions as are stated in the notice, to acquire such portion of the shares proposed to be issued as the shares held by such Shareholder bear to the total shares issued and outstanding at the time such notice is given. Such right shall be exercised by giving notice of such election to the Corporation at its registered office. If any Shareholder does not give notice of his or her election to acquire such shares within such thirty (30) day period, the shares may be issued to others, but only on terms and conditions no more favorable than the terms and conditions stated in the notice to the Shareholders. The Shareholders shall have pre-emptive rights to acquire treasury shares, shares issued in payment for property, tangible or intangible and real or personal, or shares issued in performing an incentive option granted to officers or employees of the Corporation or officers or employees of any subsidiary corporation.

ARTICLE VI

Amendment

These Articles of Incorporation may be amended by the affirmative vote of a majority of the Shares entitled to vote on such amendment.

ARTICLE VII

Shareholders' Rights

The authorized and treasury stock of the Corporation may be issued at such time and upon such terms and conditions and for such consideration as the Board of Directors shall determine.

ARTICLE VIII

Commencing Business

The Corporation shall not commence business until consideration of the value of at least One Thousand Dollars (\$1,000.00) in cash, services or property has been received by the Corporation for the issuance of shares.

ARTICLE IX

Directors

The initial Board of Directors shall consist of two (2), Bret Kunz and Marti Kunz., All directors must be Shareholders. When the number of Shareholders increases the number of directors

may be increased pursuant to the by laws, but not to exceed three (3).

ARTICLE X

Registered Office and Agent

The initial registered office of the Corporation in the State of Idaho is to be located at **1011 Washington, Montpelier, Idaho**. The initial registered agent in charge thereof are Bret Kunz

ARTICLE XI

Incorporators

The names and addresses of the original incorporators are:

Bret Kunz
PO Box 177
Montpelier, ID 83254

Marti Kunz
PO Box 177
Montpelier, ID 83254

ARTICLE XII

Officers

The names and addresses of the original officers are as follows:

Bret Kunz
PO Box 177
Montpelier, ID 83254

Marti Kunz
PO Box 177
Montpelier, ID 83254

IN WITNESS WHEREOF We, the Incorporators, execute these Articles of Incorporation in triplicate this 24 day of March, 2010, and accept appointment as registered agents.

Bret D. S.
Marti Kunz

STATE OF IDAHO)
 :SS.
COUNTY OF BEAR LAKE)

ON THE 24 day of March, 2010, personally appeared before me, the undersigned notary, Bret Kunz and Marti Kunz, the signers of the foregoing Articles of Incorporation, who, being first duly sworn upon oath, acknowledged to me that they signed the same voluntarily and for its stated purpose.

Steven A. Wuthrich
NOTARY PUBLIC
Residing at Bear Lake County
Comm Exp. 10/27/2010

