

**Department of State.**

**CERTIFICATE OF AMENDMENT OF  
ARTICLES OF INCORPORATION**

I, JAS. H. YOUNG, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho, do hereby certify that the

**AMERICAN HOME BENEFIT ASSOCIATION, INC.**

a corporation organized and existing under and by virtue of the laws of the State of Idaho, filed in this office on the **27th** day of **June** 19 **57**, original articles of amendment, as provided by Section **s 30-146, 30-147 and 30-1103,**

**Idaho Code, changing corporate name to: AMERICAN HOME MUTUAL LIFE INSURANCE COMPANY and changing purpose from mutual benefit association to a mutual life insurance company,**

and that the said articles of amendment contain the statement of facts required by law, and are recorded on Film No. **99** of Record of Domestic Corporations of the State of Idaho.

I THEREFORE FURTHER CERTIFY, That the Articles of Incorporation have been amended accordingly.

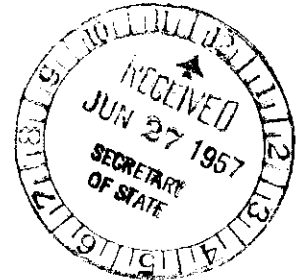
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State. Done at Boise City, the Capital of Idaho, this **27th** day of **June**, A. D., 19 **57**.

Secretary of State



STATE OF IDAHO  
DEPARTMENT OF INSURANCE  
207 STATE HOUSE  
BOISE

June 27, 1957



HONORABLE JAS. H. YOUNG  
Secretary of State  
Building

Attention: Corporation Clerk

Dear Mr. Young:

The Attorney General has approved the attached copies  
of Articles of Incorporation for

AMERICAN HOME MUTUAL LIFE INSURANCE COMPANY  
222 North 13th Street  
Boise, Idaho.

The AMERICAN HOME BENEFIT ASSOCIATION, Inc., Boise, Idaho  
is a mutual benefit association organized under the laws  
of the State of Idaho, and it now wishes to become a mutual  
life insurance company incorporated in Idaho under the  
name American Home Mutual Life Insurance Company.

Kindly return one copy of the Articles of Incorporation  
for our files after it has been recorded. When you have  
determined the fees due your office, please call Mr. Earl  
Hawkins at 4-1461, Boise and he will bring remittance to  
cover the amount.

Yours very truly,

DEPARTMENT OF INSURANCE

*Nina R. Carroll*  
By: Nina R. Carroll  
Chief Clerk

CERTIFICATE OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF  
AMERICAN HOME BENEFIT ASSOCIATION, INC.  
NOW CHANGED TO  
AMERICAN HOME MUTUAL LIFE INSURANCE COMPANY

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We hereby certify that at a special meeting of the members of American Home Benefit Association, Inc, a mutual benefit life association organized under the laws of the State of Idaho, called pursuant to notice given, to which meeting there was present a quorum of members of such association, as provided for by the by-laws of the association and the statutes of the State of Idaho, the members present voted unanimously in favor of amending the Articles of Incorporation of said association in the manner hereinafter set forth, so that the Articles of Incorporation, and the name of the corporation, shall and does now read as follows:

Article I was amended to read:

ARTICLE I

The name of this corporation is American Home Mutual Life Insurance Company.

Article II was amended to read:

ARTICLE II

The nature, objects and purposes of the corporation are:

1. To carry on the business of a mutual life insurance company, including the writing and issuing of all forms of life insurance policies and contracts which may be lawful under the laws of Idaho or of any state or territory of the United States of America in which the corporation may be licensed to transact business;
2. To write and issue policies and contracts within the class of insurance known as accident and health insurance which are lawful to be written and issued under the laws of Idaho or of any state or territory in which the corporation may be licensed to transact business;
3. To hold funds, at interest or otherwise, and to disburse such funds to or on behalf of policyholders, beneficiaries of policyholders or others, arising out of policies and contracts of insurance written or issued by the corporation or assumed or otherwise acquired from others;

4. To loan money upon the security of any life insurance policy or contract written or issued by the corporation or assumed or otherwise acquired from others;
5. To reinsure or co-insure all or any risks or part thereof connected with any life insurance or other risk written, issued or assumed by the corporation, and to undertake the reinsurance or co-insurance of any life insurance or other risk written or issued by another corporation;
6. To acquire by purchase or otherwise, hold, dispose of, convey, mortgage and/or lease real or personal property, rights, privileges, franchises, or other property of the corporation, and to acquire, purchase, mortgage, sell, pledge, and/or otherwise dispose of shares, bonds, securities, notes, debentures any other evidences of indebtedness of any other corporation, domestic or foreign;
7. To borrow money and pledge or assign assets of the corporation therefor;
8. To carry to completion, transfer, exchange or reinsure mutual benefit membership certificates or policies of insurance previously issued by the corporation, or which may be assumed or otherwise acquired from others in the course of the exercise of the powers of a life insurance company granted in these Articles or permitted under the laws of the State of Idaho;
9. The foregoing shall be construed both as powers and objects and it is expressly provided that the foregoing enumerations of powers and objects shall not be held to limit or restrain in any manner the powers of the corporation as permitted under the laws of the State of Idaho.

Article III was amended to read:

#### ARTICLE III

The corporate powers of the corporation shall be exercised by a board of directors consisting of not less than five nor more than eleven, the exact number to be determined by the policyholders at their annual meeting each year. The policyholders at such annual meeting shall elect such directors by vote, each policyholder being entitled to one vote for each director to be elected, but such votes may be cumulative and voting may be in person or by proxy. The term of any director shall not exceed three years and such directors shall serve until their successors are elected and qualified.

Article IV was not amended and remains as written.

Article V was not amended and remains as written.

Article VI was amended to read:

#### ARTICLE VI

The members of the company shall be its policyholders. The annual meeting of the policyholders shall be held at the company's principal place of business in Boise, Idaho, or at such other place within the State of Idaho as the directors may determine, on the first Thursday in August of each year.

New Article, numbered Article VII, was adopted and reads:

#### ARTICLE VII

The corporation shall have the right to sue and to be sued, appear, complain and defend in any court of law or equity, or before any commissioner or tribunal and to do and perform all acts permitted by the laws of Idaho as are necessary or expedient to accomplish the purposes for which this corporation is organized and established.

New Article, numbered Article VIII, was adopted and reads:

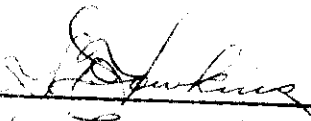
#### ARTICLE VIII

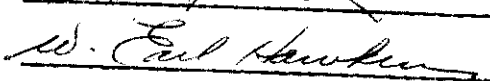
The corporation shall be purely a mutual life insurance company and shall have no capital or capital stock, but shall be wholly owned by its policyholders, who are hereby declared to be members of the company.

We further certify that the aforesaid special meeting was called pursuant to a resolution adopted by the Board of Directors of said association, and that due notice thereof was given to each and all of the members of the association, as required by law and the by-laws of said association. That said meeting was held at the association's office at 222 North 13th Street, in Boise, Idaho, on Wednesday, June 12, 1957, at the hour of 2 o'clock p.m. of said day.

We further certify that at said meeting the undersigned were the President and Secretary, respectively, of said meeting, and that we are the duly elected President and Secretary, respectively, of said corporation.

Dated this 14th day of June, 1957.

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
Secretary

State of Idaho    §  
County of Ada    §    SS

On this 17th day of June 1957 before me, the undersigned Notary Public, in and for the State of Idaho, personally appeared S. T. Hawkins and W. Earl Hawkins, known to me to be the President and Secretary, respectively, of the American Home Benefit Association, Inc, a corporation, now re-named the American Home Mutual Life Insurance Company, and who acknowledged to me that they executed the above and foregoing Certificate of Amendment to the Articles of Incorporation of the said named company, and for the purposes herein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

*Beth Roberts*

Notary Public  
Residing at Boise, Idaho

ARTICLES OF INCORPORATION  
OF  
AMERICAN HOME MUTUAL LIFE INSURANCE COMPANY

ARTICLE I

The name of this corporation is AMERICAN HOME MUTUAL LIFE INSURANCE COMPANY.

ARTICLE II

The nature, objects and purposes of the corporation are:

1. To carry on the business of a mutual life insurance company, including the writing and issuing of all forms of life insurance policies and contracts which may be lawful under the laws of Idaho or of any state or territory of the United States of America in which the corporation may be licensed to transact business;
2. To write and issue policies and contracts within the class of insurance known as accident and health insurance which are lawful to be written and issued under the laws of Idaho or of any state or territory in which the corporation may be licensed to transact business;
3. To hold funds, at interest or otherwise, and to disburse such funds to or on behalf of policyholders, beneficiaries of policyholders or others, arising out of policies and contracts of insurance written or issued by the corporation or assumed or otherwise acquired from others;
4. To loan money upon the security of any life insurance policy or contract written or issued by the corporation or assumed or otherwise acquired from others;
5. To reinsure or co-insure all or any risks or part thereof connected with any life insurance or other risk written, issued or assumed by the corporation, and to undertake the reinsurance or co-insurance of any life insurance or other risk written or issued by another corporation;
6. To acquire by purchase or otherwise, hold, dispose of, convey, mortgage and/or lease real or personal property, rights, privileges, franchises, or other property of the corporation, and to acquire, purchase, mortgage, sell, pledge and/or otherwise dispose of shares, bonds, securities, notes, debentures and any other evidences of indebtedness of any other corporations, domestic or foreign;

7. To borrow money and pledge or assign assets of the corporation therefor;
8. To carry to completion, transfer, exchange or reinsure mutual benefit membership certificates or policies of insurance previously issued by the corporation, or which may be assumed or otherwise acquired from others in the course of the exercise of the powers of a life insurance company granted in these Articles or permitted under the laws of the State of Idaho;
9. The foregoing shall be construed both as powers and objects and it is expressly provided that the foregoing enumerations of powers and objects shall not be held to limit or restrain in any manner the powers of the corporation as permitted under the laws of the State of Idaho.

#### ARTICLE III

The corporate powers of the corporation shall be exercised by a board of directors consisting of not less than five nor more than eleven, the exact number to be determined by the policyholders at their annual meeting each year. The policyholders at such annual meeting shall elect such directors by vote, each policyholder being entitled to one vote for each director to be elected, but such votes may be cumulative and voting may be in person or by proxy. The term of any director shall not exceed three years and such directors shall serve until their successors are elected and qualified.

#### ARTICLE IV

The principal place of business shall be at Boise, Ada County, Idaho.

#### ARTICLE V

The term of existence of this corporation shall be perpetual.

#### ARTICLE VI

The members of the company shall be its policyholders. The annual meeting of the policyholders shall be held at the company's principal place of business in Boise, Idaho, or at such other place within the State of Idaho as the directors may determine, on the first Thursday in August of each year.



#### ARTICLE VII

The corporation shall have the right to sue and to be sued, appear, complain and defend in any court of law or equity, or before any commissioner or tribunal and to do and perform all acts permitted by the laws of Idaho as are necessary or expedient to accomplish the purposes for which this corporation is organized and established.

#### ARTICLE VIII

The corporation shall be purely a mutual life insurance company and shall have no capital or capital stock, but shall be wholly owned by its policyholders, who are hereby declared to be members of the company.