



STATE OF IDAHO
DEPARTMENT OF INSURANCE
700 W. STATE STREET
BOISE, IDAHO 83720

November 24, 1982

Honorable Pete T. Cenarrusa
Secretary of State
BUILDING MAIL

Attention: Corporation Clerk

RE: Articles of Incorporation of the
North American Benefit Association
as amended July 13 and 14, 1982

Dear Sir:

Please find attached two copies of the above document
together with the company Check No. R-138636 in the
amount of \$ 20.00 made payable to your office. .

After these documents have been marked with the applicable
data, we will appreciate receiving one copy for our files.

Thank you very much.

Very truly yours,

DEPARTMENT OF INSURANCE

A handwritten signature in cursive script that reads "Mary Jo Latham".

Mary Jo Latham
Corporate Records Section

MJL

Attach.



STATE OF IDAHO

OFFICE OF THE ATTORNEY GENERAL

BOISE 83720

DAVID H. LEROY
ATTORNEY GENERAL

TELEPHONE
(208) ~~334-2400~~
334-2400

November 16, 1982

Trent M. Woods
Director
Department of Insurance
Statehouse Mail

RE: Articles of Incorporation of the
North American Benefit Association
as amended July 13 and 14, 1982

Dear Director:

We have reviewed the above-referenced document and are of the opinion that the same is in accordance with Title 41, Idaho Code, and not inconsistent with the Constitution of this state.

Very truly yours,

FOR THE ATTORNEY GENERAL

A handwritten signature in black ink, appearing to read "Scott Wolfley".

SCOTT WOLFLEY
Deputy Attorney General

Enclosure

OCT 14 9 46 AM '82

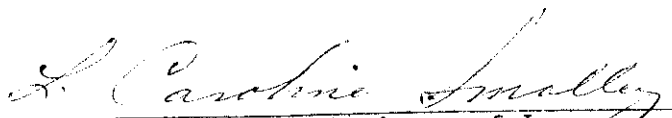
STATE OF IDAHO
DEPT. OF INS.

CERTIFICATE OF
INSURANCE BUREAU

State of Michigan,)
Department of Licensing) SS.
 and Regulation)
Insurance Bureau)

IT IS HEREBY CERTIFIED that the annexed copy of
Articles of Incorporation of the NORTH AMERICAN BENEFIT
ASSOCIATION, of Port Huron, Michigan, as amended at a convention
of the Supreme Review of said Association held on July 13 and 14,
1982, has been compared with the original on file in this Bureau
and that the same is a true and correct transcript therefrom
and of the whole of such original.

IN WITNESS WHEREOF, I have hereunto
set my hand and affixed the Official Seal
of the Bureau at Lansing, this 27th
day of July, A.D. 1982


Special Deputy Commissioner of Insurance

ARTICLES OF INCORPORATION
of the
NORTH AMERICAN BENEFIT ASSOCIATION

ARTICLE I

The name of this corporation is "North American Benefit Association."

ARTICLE II

This corporation is a fraternal benefit society formed and carried on for the sole benefit of its members and juniors and their beneficiaries, and not for profit. It has a lodge system with ritualistic form of work and a representative form of government.

ARTICLE III

The principal office of this corporation shall be located in the City of Port Huron, in the County of St. Clair, State of Michigan.

ARTICLE IV

The objects of this Association are:

(1) To promote the general welfare of society by uniting, fraternally, persons of good character who are morally and socially acceptable, mentally and physically qualified, and who are not proscribed by its laws;

(2) To strive to generate on the part of its members a pride of country and of the Association and a common concern for the needs of others;

(3) To meet the fraternal, social, recreational and cultural needs of its members and juniors by giving moral and material aid to and relieving the distress of its members, those dependent upon them and of its juniors;

(4) To provide death benefit protection to its members and juniors and, to the extent permitted by the laws of the State of Michigan, to meet the insurance needs of its members, juniors and their families;

(5) To strive aggressively for the improvement of its fraternal and insurance services and products for the benefit of present and future members, juniors and their families;

(6) To provide its services and products at the lowest possible cost through highly trained and qualified representatives; and

(7) To assure the greatest possible value to its certificateholders through excellence in investment and management practices.

All or any of the foregoing objects, in whole or in part, may be carried out when and as from time to time provided for in, and in the manner prescribed by, the laws, rules and regulations of this Association.

ARTICLE V

This Association shall be composed of a National Convention and of such local units by whatsoever name designated, as may be provided for in its laws, rules and regulations. It shall have power, as hereinafter provided, to enact its own laws, rules and regulations, and, from time to time, to institute, consolidate, reorganize and dissolve such local units as may be deemed advisable to promote and facilitate the business of this Association, in manner as provided for in its laws, rules and regulations.

ARTICLE VI

The supreme legislative and governing body of this Association shall be known as the National Convention and shall be composed of its officers, and of such delegates as may be elected, directly or indirectly from the membership of this Association, in manner as provided in the laws, rules and regulations of this Association.

The National Convention shall have the power to enact laws, rules and regulations for the government and control of this Association and of all rights, duties and obligations of its members or juniors, or both and to amend or repeal the same, and this power shall be a continuing one.

The National Convention shall be the judge of the election and qualifications of its own members. It shall be the tribunal to which all appeals shall be taken except as otherwise provided by the laws, rules and regulations of this Association, and its decision shall be final and binding upon every member or junior, or both, and the beneficiary or beneficiaries of such member or junior, or both.

No suit at law or equity shall be commenced or maintained by any member or the beneficiary or beneficiaries of any member or by or in behalf of any junior or the beneficiary or beneficiaries of any junior against this Association until after such member, junior, beneficiary or beneficiaries shall have exhausted the remedies provided for in the laws, rules and regulations of this Association.

The National Convention shall have power to regulate and control all of the funds of this Association, and of the local units thereof; to fix and determine the premiums, assessments or contributions to be paid by the members, or by, for, or in behalf of, the juniors, or both, to said several funds, and the time for payment thereof, and to change the same from time to time, both as to amount and time of payment; to make provision for the support of this Association, and to carry out its objects; to provide for the redress of grievances; and to do all lawful acts necessary or helpful to accomplish the objects for which this Association is formed.

ARTICLE VII

Regular and special meetings of said National Convention shall be called and held in manner as provided in the laws, rules and regulations of this Association. The regular meetings of said National Convention and the election of officers thereof, and delegates thereto, shall be held as often as once in four calendar years. Such regular meeting may be postponed in conformity with the laws of the State of Michigan.

ARTICLE VIII

The principal officers of the National Convention shall be a national president and a national secretary-treasurer. There shall be elected by said National Convention when convened in regular meeting, a national president, national vice president, national secretary-treasurer and such other officers as may be provided in the laws, rules and regulation of this Association, all of whom shall hold their several offices for such term as may be prescribed therein. All of the foregoing officers may have different but similar titles as provided in the laws of the Association.

ARTICLE IX

There shall be a board of trustees of this Association which shall consist of the national president, national secretary-treasurer and at least three members of the National Convention to be elected by it at its regular meeting. The board of trustees shall possess and exercise such powers and perform such duties as provided in the laws, rules and regulations of this Association.

ARTICLE X

The Association shall have such fund or funds as may be prescribed by the board of trustess.

Such fund or funds shall be maintained, invested, disbursed and applied for the use and benefit of this Association, and in accordance with its laws, rules and regulations.

ARTICLE XI

These articles of incorporation may be amended by said National Convention at any regular or special meeting thereof, upon a two-thirds vote in favor of such amendment or amendments.

ARTICLE XII

The corporate existence of this corporation shall be in perpetuity from date of the adoption of these revised and amended articles of incorporation.