



CERTIFICATE OF INCORPORATION
OF

JERLIN, 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 _____

JERLIN, 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: October 16, 1981



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Penny Gursaa*

RECEIVED ARTICLES OF INCORPORATION

OF
'81 OCT 16 PM 1 37
JERLIN, INC.

SECRETARY OF
STATE

The undersigned natural person of full age, acting as incorporator of a private corporation under the laws of the State of Idaho, hereby adopts Articles of Incorporation as follows:

ARTICLE ONE

The name of the corporation is JERLIN, INC.

ARTICLE TWO

The purposes of the corporation are the transaction of sales of insurance or annuity contracts pursuant to license as a resident general lines, life, disability or independent agent as defined by the laws of the State of Idaho, the transaction of the sale of securities as defined by the laws of the State of Idaho and the transaction of any or all other lawful business for which corporations may be incorporated under the laws of the State of Idaho.

ARTICLE THREE

The period of duration of the above corporation is perpetual.

ARTICLE FOUR

The total number of authorized shares of stock of the above corporation is one thousand (1,000), consisting of one (1) class and having a par value of ONE AND NO/100 DOLLARS (\$1.00) per share.

ARTICLE FIVE

The initial registered agent of the above corporation is GERALD R. WEBB, and the address of the initial registered office of the corporation is Box 237, Rolling Hills Drive, Star, Idaho, 83669.

ARTICLE SIX

The initial Board of Directors of the above corporation consists of one (1) member and until the first annual meeting of shareholders the name and address of the board member is:

Gerald R. Webb
Box 237, Rolling Hills Drive
Star, Idaho 83669

ARTICLE SEVEN

The name and address of the incorporator of the
above corporation is:

Gerald R. Webb
Box 237, Rolling Hills Drive
Star, Idaho 83669

These Articles of Incorporation are executed in
triplicate this 16th day of October, 1981.

Gerald R. Webb
Gerald R. Webb
Incorporator

STATE OF IDAHO)
) ss.
County of Ada)

Subscribed and sworn to before me this 16th day of
October, 1981.

(SEAL)

G. M. Webb
Notary Public for Idaho
Residing at *Shoshone Falls*
My Commission Expires *1/22/85*