



**CERTIFICATE OF INCORPORATION
OF**

ARP INSURANCE AGENCY, 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: March 21, 1986



A handwritten signature in cursive script, reading "Pete T. Cenarrusa".

SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION
OF

ARP INSURANCE AGENCY, INC.

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SECRETARY OF STATE

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

FIRST: The name of the Corporation is ARP INSURANCE AGENCY, INC.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the Corporation is organized are: To engage in the business of life and/or disability and property and/or casualty insurance, the sale of securities and any and all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

FOURTH: The aggregate number of shares which the Corporation shall have authority to issue is 1,000 with a par value of \$1.00.

FIFTH: The transfer of the shares of the Corporation are restricted and such restriction is specified in the By-Laws of the Corporation.

SIXTH: The holders of shares of stock in this Corporation are not entitled to preemptive rights to purchase additional shares of stock.

SEVENTH: The address of the initial registered office of the Corporation is 4720 Emerald Street, Suite #107, Boise, Idaho 83706, and the name of its initial registered agent at such address is Terry R. Arp.

