

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation).

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is Association & Consumer Marketing Services Corp.

2. The name which it shall use in Idaho is Association & Consumer Marketing Services Corp.

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Illinois

4. The date of its incorporation is October 19, 1979 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is No. 1 Horace Mann Plaza, Springfield, Illinois 62715

6. The address to which correspondence should be addressed, if different from that in item 5. Same

7. The street address of its proposed registered office in Idaho is 300 North Sixth Street, Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is CT Corporation System

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: See Attached

9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>See Attached</u>		

(continued on reverse)

Name	Office	Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.
11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: December 2, 1987

Association & Consumer Marketing Services Corp.

(Corporation Name)

By Paul C. Tarr III

Its President ~~(Signature)~~

and Judith Mendelsohn

Its Secretary ~~(Signature)~~

STATE OF Illinois)

COUNTY OF Sangamon) ss:

I, Linda L. Sacco, a notary public, do hereby certify that on this 2nd day of December, 19 87, personally appeared before me Paul C. Tarr III, who being by me first duly sworn, declared that (s)he is the President of Association & Consumer Marketing Services Corp.

that (s)he signed the foregoing document as President of the corporation and that the statements therein contained are true.

My commission
expires 10/23/89.

Linda Sacco
Notary Public

The purpose for which the corporation is organized:

To engage in the business as acting as an insurance agent or broker as well as a manager of insurance agents and to engage in the business as administrator of all types of insurance or benefit programs and to do all things incidental thereto in the furtherance of the business of the corporation, including the powers enumerated in Section 5 of the Illinois Business Corporation Act.

ASSOCIATION & CONSUMER MARKETING SERVICES CORP.

The names and respective addresses of its Directors and Officers are:

All addresses - #1 Horace Mann Plaza, Springfield, Illinois 62715
unless stated otherwise.

A. Thomas Arisman
Director

George J. Zock
Controller

Larry K. Becker
Director, Vice President and
Chief Financial Officer

Lloyd S. Isaacs
Assistant Vice President
2913 Rue Sans Famille
Raleigh, North Carolina 27607

Frederick J. Jarosz
Director

David A. Carlson
Assistant Secretary
CIGNA Corporation
Tax Department, N-83
Hartford, Connecticut 06152

Paul J. Kardos
Director

Clark W. McKee
Director and Executive Vice
President

Marsha M. Murray
Assistant Secretary

Fredric Mendelsohn
Director, Senior Vice President,
Secretary and General Counsel

Linda L. Sacco
Assistant Secretary

Walter E. Stooksbury
Director

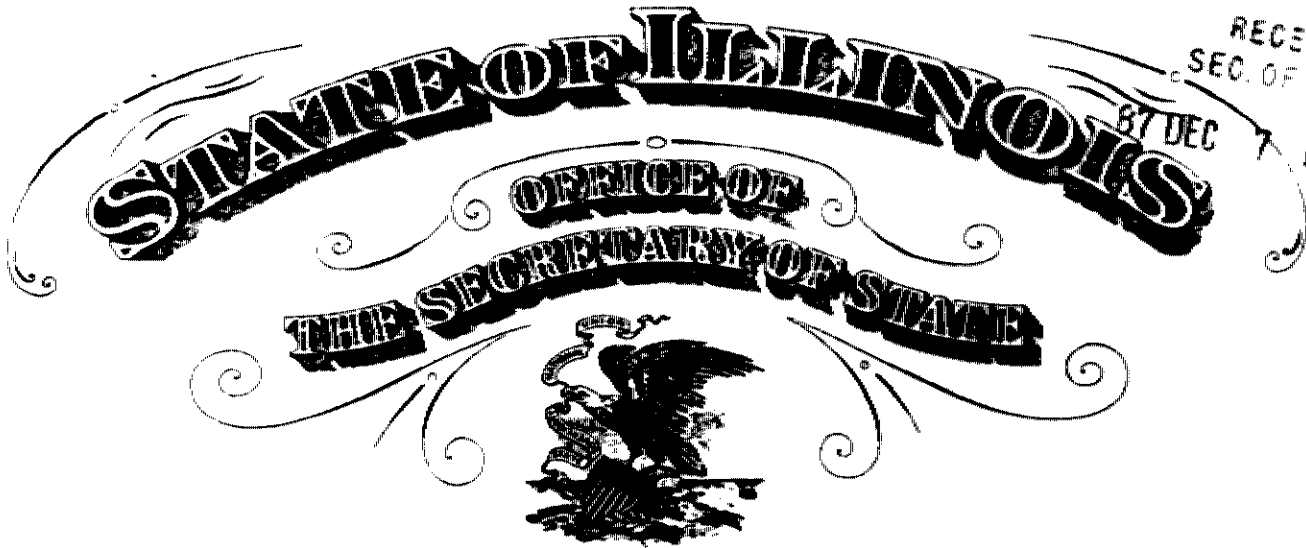
Raymond P. Weber
Assistant Secretary

Paul C. Tarr III
Director and President

Diane M. Barnett
Tax Compliance Officer

H. Albert Inkel
Vice President

Douglas A. York
Treasurer



To all to whom these Presents Shall Come, Greeting:

I, Jim Edgar, Secretary of State of the State of Illinois,
do hereby certify that ASSOCIATION & CONSUMER MARKETING SERVICES
CORP., A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS
STATE OCTOBER 19, 1979, APPEARS TO HAVE COMPLIED WITH ALL THE
PROVISIONS OF THE BUSINESS CORPORATION ACT OF THIS STATE RELATING
TO THE FILING OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND
AS OF THIS DATE, IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN
THE STATE OF ILLINOIS*****



In Testimony Whereof, *I hereto set*
my hand and cause to be affixed the Great Seal of
the State of Illinois this 16TH
day of NOVEMBER *A. D. 19* 87

Jim Edgar

SECRETARY OF STATE