

SERFF Tracking Number:	MNNP-127641810	State:	Arkansas
Filing Company:	ReliaStar Life Insurance Company	State Tracking Number:	49848
Company Tracking Number:	AOPA		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	APOA		
Project Name/Number:	/		

Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: APOA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: MNNP-127641810 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 49848

Co Tr Num: AOPA

Author: Katie Onnen

Date Submitted: 09/21/2011

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 10/04/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 10/04/2011

State Status Changed: 10/04/2011

Created By: Katie Onnen

Corresponding Filing Tracking Number: AOPA

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

We wish to offer Group Accidental Death and Dismemberment (AD&D) Insurance coverage to the Idaho members of the Aircraft Owners and Pilots Association, which is situated in New Jersey but which has locations nationwide. Our approved AD&D product was filed as Group Accidental Death and Dismemberment Policy HP010GP and approved on 01/25/2005 under SERFF File USPH-68TM57989/00-00/00-01/00, and State Tracking number 28471.

As required, we are filing the ByLaws for the above captioned association for your information, and you have our assurance that we will also file the ByLaws for all future association groups having Arkansas members.

SERFF Tracking Number: MNNP-127641810 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 49848
 Company Tracking Number: AOPA
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: APOA
 Project Name/Number: /

Thank you.

Company and Contact

Filing Contact Information

Katie Onnen, Compliance Analyst
 P.O. Box 20
 Route 7787
 Minneapolis, MN 55440-0020

katie.onnen@us.ing.com
 612-372-1048 [Phone]
 612-342-3695 [FAX]

Filing Company Information

ReliaStar Life Insurance Company
 P.O. Box 20
 Minneapolis, MN 55440-0020
 (612) 372-5246 ext. [Phone]

CoCode: 67105
 Group Code: 229
 Group Name:
 FEIN Number: 41-0451140

State of Domicile: Minnesota
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: \$125 is the amount Minnesota charges per filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$125.00	09/21/2011	51962952

SERFF Tracking Number: MNNP-127641810

State: Arkansas

Filing Company: ReliaStar Life Insurance Company

State Tracking Number: 49848

Company Tracking Number: AOPA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: APOA

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/04/2011	10/04/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	10/03/2011	10/03/2011	Katie Onnen	10/04/2011	10/04/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Description error	Note To Reviewer	Katie Onnen	09/22/2011	09/22/2011

SERFF Tracking Number: MNNP-127641810

State: Arkansas

Filing Company: ReliaStar Life Insurance Company

State Tracking Number: 49848

Company Tracking Number: AOPA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: APOA

Project Name/Number: /

Disposition

Disposition Date: 10/04/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MNNP-127641810

State: Arkansas

Filing Company: ReliaStar Life Insurance Company

State Tracking Number: 49848

Company Tracking Number: AOPA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: APOA

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Association ByLaws	Approved-Closed	Yes
Form	Articles of Incorporation	Approved-Closed	Yes

SERFF Tracking Number: MNNP-127641810 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 49848
Company Tracking Number: AOPA
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: APOA
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/03/2011

Submitted Date 10/03/2011

Respond By Date

Dear Katie Onnen,

This will acknowledge receipt of the captioned filing.

Objection 1

- Association ByLaws, N/A (Form)

Comment:

As required by ACA 23-86-106(2)(A)(i), please submit a copy of the Articles of Incorporation. Also, please confirm if the association has at least one hundred (100) members as required by (ii).

Lastly, please advise if the association has been organized and maintained in good faith in active existence for at least two years for purposes other than that of obtaining insurance.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: MNNP-127641810 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 49848
 Company Tracking Number: AOPA
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: APOA
 Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/04/2011
 Submitted Date 10/04/2011

Dear Rosalind Minor,

Comments:

Response 1

Comments: Attached are AOPA's Articles of Incorporation. Due to the size of the original file they have been broken into four smaller files.

In addition, this association does have at least one hundred members, and has been organized and maintained in good faith in active existence for over two years for purposes other than that of obtaining insurance.

Related Objection 1

Applies To:

- Association ByLaws, N/A (Form)

Comment:

As required by ACA 23-86-106(2)(A)(i), please submit a copy of the Articles of Incorporation. Also, please confirm if the association has at least one hundred (100) members as required by (ii).

Lastly, please advise if the association has been organized and maintained in good faith in active existence for at least two years for purposes other than that of obtaining insurance.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Articles of Incorporation	N/A		Other	Initial			AOPA

SERFF Tracking Number: MNNP-127641810 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 49848
Company Tracking Number: AOPA
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: APOA
Project Name/Number: /

Articles of
Incorporati
on_File
1.pdf,AOP
A Articles
of
Incorporati
on_File
2.pdf,AOP
A Articles
of
Incorporati
on_File
3.pdf,AOP
A Articles
of
Incorporati
on_File
4.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Katie Onnen

SERFF Tracking Number: MNNP-127641810 *State:* Arkansas
Filing Company: ReliaStar Life Insurance Company *State Tracking Number:* 49848
Company Tracking Number: AOPA
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: APOA
Project Name/Number: /

Note To Reviewer

Created By:

Katie Onnen on 09/22/2011 10:05 AM

Last Edited By:

Rosalind Minor

Submitted On:

10/04/2011 09:07 AM

Subject:

Filing Description error

Comments:

Please note that I incorrectly referenced Idaho members in the filing description. This filing is being done in order to solicit the Arkansas members of the Aircraft Owners and Pilots Association. I apologize for this error.

SERFF Tracking Number: MNNP-127641810 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 49848
 Company Tracking Number: AOPA
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: APOA
 Project Name/Number: /

Form Schedule

Lead Form Number: N/A

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/04/2011	N/A	Other	Association ByLaws	Initial			ByLaws AOPA.pdf
Approved-Closed 10/04/2011	N/A	Other	Articles of Incorporation	Initial			AOPA Articles of Incorporation _File 1.pdf AOPA Articles of Incorporation _File 2.pdf AOPA Articles of Incorporation _File 3.pdf AOPA Articles of Incorporation _File 4.pdf

AIRCRAFT OWNERS AND PILOTS ASSOCIATION

BY-LAWS

(As In Effect On May 8, 1999)

ARTICLE I

TITLE, LOCATION AND CORPORATE SEAL

Section 1. Title. The title of the corporation is

AIRCRAFT OWNERS AND PILOTS ASSOCIATION.

Section 2. Location. The location of the principal office of the corporation is 421 Aviation Way, Frederick, Maryland 21701. The corporation, in addition, may establish and maintain an office or offices, executive headquarters, or membership offices elsewhere, as the Board of Trustees may, from time to time, determine.

Section 3. Seal. The seal of the corporation shall have inscribed thereon the name of the corporation, the words "corporate seal", and the year of its incorporation.

ARTICLE II

PURPOSES

Section 1. The purposes for which this corporation is formed are as follows: To promote, protect and represent the interests of the members; to further the art, science and industry of aeronautics and the pursuit of flying; to promote the economy, safety and popularity of flight in aircraft and the use of aircraft by members, including the pilotage thereof by members, and to enjoy and exercise such other further purposes and powers as are specifically granted to it by the laws of the State of New Jersey.

ARTICLE III

MEMBERSHIP

Section 1. Qualification. The members of this corporation shall consist of individuals who hold, or have held, a pilot certificate issued by the certificating agency of the United States of America, as well as individuals who have soloed or owned, or now own, an aircraft.

Section 2. Powers of Board of Trustees. The Board of Trustees shall have the sole power to suspend or expel a member and may only do so for conduct by that member which is likely to endanger the interests of the corporation. Conduct for which a member may be suspended or expelled shall include, but shall not be limited to, failure by that member to meet

any obligations or to pay any debt to the corporation, or to any subsidiary or affiliate or to any other company for goods or services obtained by reason of membership in the corporation.

Section 3. Sponsors. Individuals who, in the estimation of the Board of Trustees, are popularly identified with the aircraft industry or aeronautical projects, or who work actively in the interests of aeronautics may, from time to time, be elected Sponsors of the corporation by the Board of Trustees.

Section 4. Affiliates. The Board of Trustees may establish and abolish such other classifications of non-voting affiliates as shall be consistent with the purposes of this corporation, whether or not any such affiliates are or qualify to be members.

ARTICLE IV

MEETINGS OF MEMBERS

Section 1. All meetings of members shall be held at such place and time and for such purposes as the Board of Trustees, with its Chairman voting, shall decide. Meetings of members shall be presided over by the Chairman of the Board of Trustees who may, if there is less than a majority of the membership present in person or by proxy, declare the meeting postponed. Unless the meeting is postponed, any number of members in attendance shall constitute a quorum.

Section 2. Elections shall be by a majority of votes cast by members present in person or by proxy. The Board of Trustees shall designate a Nominating Committee of not less than two members. No person shall be a candidate for Trustee who has not been approved and recommended by the Nominating Committee.

Section 3. Notice of any meeting shall be mailed to members not less than ten (10) days before the date set for that meeting. Notices shall be sent to the members' addresses as the same appear on the books of the corporation. Such notices may be contained in copies of the corporation's publications mailed to members.

Section 4. Notices of any meetings of members shall specify the time and place of the meeting, and the general nature of the business to be transacted.

Section 5. Voting. Every member shall be entitled to one vote.

Section 6. Proxies. Every member entitled to vote may do so either in person or by written proxy filed with the Secretary of the corporation, which proxy may be transmitted electronically.

Section 7. Voting by mail. The Chairman of the Board or a majority of the Trustees then in office may conduct a poll of the members by mail on any matter. The notice and ballot for such poll may be contained in a mailing of other materials to the members by AOPA.

Section 8. Members not in good standing. No member who is not in good standing shall be permitted to be present at, to discuss, or to vote or pass upon any business transacted at any regular or special meeting of the members.

ARTICLE V

DUES AND ASSESSMENTS

Section 1. Dues. The Board of Trustees may suspend or expel a member in arrears in his payments to AOPA.

Section 2. Assessments. There may be no assessments levied.

Section 3. Sponsors. Becoming a sponsor does not entail or imply any financial obligation.

ARTICLE VI

BOARD OF TRUSTEES

Section 1. Each Trustee shall remain in office until he resigns or is retired at an election by the members. Any vacancy on the Board of Trustees shall be filled by the appointment of a new Trustee by a majority of the Trustees in office, effective until a replacement is elected.

Section 2. Powers. All corporate powers shall be exercised under the authority of, and the business and affairs of this corporation shall be controlled by, a Board of not less than three Trustees.

Section 3. Qualification. All Trustees must be members.

Section 4. Organization meeting. The organization meeting of the Board of Trustees shall be held promptly, following the adjournment of the annual meeting of the members.

Section 5. Place of Board meetings. Meetings of the Board of Trustees shall be held at the principal office of the corporation in the State of Maryland or at such other place as from time to time may be fixed by the Board of Trustees.

Section 6. Meetings of the Board of Trustees for any purpose shall be called by the Chairman of the Board or by a majority of the Trustees in office.

Section 7. Waiver of Notice. Any and all notices of meetings may be waived in writing by the Trustees.

Section 8. Quorum. A majority of the Trustees in office shall be necessary to constitute a quorum for the transaction of business, and the action of a majority of the Trustees present at any meeting at which there is a quorum, when duly assembled, shall be valid; provided,

however, that in the absence of a quorum of the Trustees, a minority of the Trustees in office may adjourn the meeting, from time to time.

Section 9. Qualifications for voting. No Trustee shall attend a meeting or vote upon any subject in any aspect of which he may be considered to have any financial interest.

ARTICLE VII

OFFICERS

Section 1. The officers of the corporation shall be a Chairman of the Board, a President, an Executive Vice President, a Secretary and a Treasurer. Each officer shall be elected by the Board of Trustees. Each officer shall hold office for one year or until his successor is duly qualified.

Section 2. The Chairman of the Board shall be the chief officer of the corporation. He and the President shall have such powers and duties as the Board of Trustees shall from time to time prescribe.

Section 3. Vice Presidents. The Vice Presidents shall, in the order designated by the Board of Trustees, in the absence or disability of the President, perform such duties as the Board of Trustees shall prescribe.

Section 4. Secretary. The Secretary shall keep, or cause to be kept, a book of minutes at the principal office or such other place as the Board of Trustees may order, of all meetings of Trustees and members. The Secretary shall give, or cause to be given, notice of all meetings of members and of the Board of Trustees, required by the By-Laws or law to be given, and shall keep the seal of the corporation and affix said seal to all documents requiring a seal, and shall have such other powers and perform such other duties as may be prescribed by the Board of Trustees or by the By-Laws, or by law.

Section 5. Treasurer. The Treasurer shall receive and deposit all the funds of the corporation in the name of the corporation in such bank or trust company or safe deposit vaults as the Board of Trustees may designate and pay them out only on the check of the corporation, signed in the manner authorized by the Board of Trustees.

Section 6. Assistants. Any Assistant Secretary or Assistant Treasurer, respectively, may exercise any of the powers of Secretary or Treasurer, respectively, as provided in these By-Laws, provided they are directed to do so by the Board of Trustees, and shall perform such other duties as are imposed upon them by the By-Laws or the Board of Trustees.

Section 7. Subordinate Officers. The Board of Trustees may from time to time appoint such subordinate officers or agents as the business of the corporation may require, fix their tenure of office and allow them suitable compensation.

ARTICLE VIII

COMMITTEES

The Board of Trustees may appoint an executive committee and such other committees as they may deem necessary or advisable from time to time, consisting of such number of the members and with such powers as the Board of Trustees may designate; provided, however, that the same shall be consistent with the Certificate of Incorporation and By-Laws of the corporation and the laws of the State of New Jersey. Such committees shall hold office at the pleasure of the Board of Trustees.

ARTICLE IX

AMENDMENTS

Section 1. These By-Laws may be altered by a majority vote at a duly called meeting of the members, provided that the Board of Trustees shall have had circulated a notice to the entire membership at least ten (10) days in advance, setting forth substantially the proposed change.

ARTICLE X

GROUP ACTIVITIES

Section 1. Unless authorized by the Board, no person, group, unit, association or any other entity whatsoever shall utilize, display or in any way capitalize upon the Association's reputation, or its name, insignia, or any abbreviation or simulation thereof.

Section 2. The Board may, at its option, expel any member or group of members that violates these By-Laws and/or forbid the continued or continuing use of the Association's name or insignia, or any abbreviation or simulation thereof, to such member or group.

ARTICLE XI

INDEMNIFICATION OF TRUSTEES, OFFICERS AND AGENTS

Section 1. Indemnification. The corporation shall indemnify any person who is or was a Trustee or officer of the corporation against expenses and liabilities in connection with any proceeding involving the Trustee or officer by reason of his being or having been such a Trustee or officer, and for such expenses and liabilities incurred by him in connection with services rendered by him for or at the request of the corporation, or any of its subsidiaries, to the fullest extent now or hereafter permitted by law.

The Board of Trustees by resolution adopted in each specific instance may similarly indemnify any other corporate agent for such expenses and liabilities incurred by him in connection with any proceeding involving the corporate agent by reason of his being or having

been such a corporate agent, and for such expenses and liabilities incurred by him in connection with services rendered by him for or at the request of the corporation, or any of its subsidiaries.

The provisions of this Article shall be applicable to all proceedings commenced after its adoption, whether such arise out of acts or omissions which occurred prior or subsequent to such adoption and shall continue as to any person who has ceased to be a Trustee, officer or other corporate agent and shall inure to the benefit of the heirs, executors and administrators of such a person. The indemnification provided by this Article shall not exclude any other rights to which a Trustee, officer or corporate agent may be entitled under any agreement, vote of members, insurance, or otherwise.

As used in this Article, "corporate agent" means any person who is or was a trustee, director, officer, employee or agent of the indemnifying corporation or of any constituent corporation absorbed by the indemnifying corporation in a consolidation or merger and any person who is or was a director, officer, trustee, employee or agent of any other enterprise, serving as such at the request of the indemnifying corporation, or of any such constituent corporation, or the legal representative of any such director, officer, trustee, employee or agent;

"other enterprise" means any domestic or foreign corporation, other than the indemnifying corporation, and any partnership, joint venture, sole proprietorship, trust or other enterprise, whether or not for profit, served by a corporation agent;

"expenses" means reasonable costs, disbursements and counsel fees;

"liabilities" means amounts paid or incurred in satisfaction of settlements, judgments, fines and penalties; and

"proceeding" means any pending, threatened or completed civil, criminal, administrative or arbitral action, suit or proceeding, and any appeal therein and any inquiry or investigation which could lead to such action, suit or proceeding.

Section 2. Advances. Expenses incurred by a Trustee, officer or other corporate agent in connection with a proceeding may be paid by the corporation in advance of the final disposition of the proceeding upon receipt of an undertaking by or on behalf of the Trustee, officer or other corporate agent to repay such amount unless it shall ultimately be determined that he is entitled by law or these By-Laws to be indemnified as provided herein.

Section 3. Insurance. The corporation may, upon the determination of the Board of Trustees, purchase and maintain insurance on behalf of any Trustee, officer or other corporate agent and against any expenses incurred in any proceeding and any liabilities asserted against him in his capacity as corporate agent or by reason of his being or having been a corporate agent, whether or not the corporation will have the power to indemnify him against such liability under the provisions of the law and these By-Laws.

Certificate of Incorporation

OF THE AIRCRAFT OWNERS AND PILOTS ASSOCIATION

THIS IS TO CERTIFY that the undersigned do hereby associate themselves into a corporation under and by virtue of the provisions of an act of the Legislature of the State of New Jersey, entitled Title 15 of the Revised Statutes, and the several supplements thereto and acts amendatory thereof.

FIRST.—The name of this corporation is _____
AIRCRAFT OWNERS AND PILOTS ASSOCIATION

SECOND.—The purposes for which this corporation is formed are to promote, protect and represent the interests of the members; to further the art, science and industry of aeronautics and the pursuit of flying; to promote the economy, safety and popularity of flight in aircraft and the use of aircraft, including the piloting thereof, and to enjoy and exercise such other further purposes and powers as are specifically granted to it by the laws of the State of New Jersey, not for pecuniary profit.

THIRD.—The location of the principal office of this corporation is at No. Scotch Road _____ street, in the city of Trenton _____ County of Mercer _____ and the name of the agent therein and in charge thereof, upon whom process against the corporation may be served, is Gill Robb Wilson

FOURTH.—The number of trustees of this corporation is five (5)

FIFTH.—The names of the trustees selected for the first year of existence of this corporation are _____

- C. T. LUDINGTON, 1424 Walnut Street, Philadelphia, Pennsylvania.
- L. P. SHARPLES, 23rd & Westmoreland Streets, Philadelphia, Pa.
- P. T. SHARPLES, 23rd & Westmoreland Streets, Philadelphia, Pa.
- J. STORY SMITH, Gwynedd Road, Gwynedd Valley, Pennsylvania.
- ALFRED L. WOLF, 1204 Packard Building, Philadelphia, Pennsylvania.

In witness whereof, we have hereunto set our hands and seals this 11th day of May _____ A. D. 1939.

Incorporator's
Names: - C. T. Ludington
L. P. Sharples
P. T. Sharples
J. Story Smith
Alfred L. Wolf

C. T. Ludington (SEAL)
L. P. Sharples (SEAL)
P. T. Sharples (SEAL)
J. Story Smith (SEAL)
Alfred L. Wolf (SEAL)

Signed, sealed and delivered in the presence of J. B. Bizzard

X-30348

1588

Certificate of

OF THE

Incorporation

AIRCRAFT OWNERS AND PILOTS
ASSOCIATION

Recorded in book _____
Page _____ of Corporations

Miss
a. p.

Received in the office of the Clerk of the

County of Merces

on the 15th day of May A. D.

1939, at 8:25 o'clock A. M., and re-

corded in Book W of Corporation

Charles J. ...
for said County, page 45325
Clerk.

FILED AND RECORDED
Filed MAY 15 1939, 19

Harmon ...
SECRETARY OF STATE.

3.00 *DL*

REGISTERED
MAY 15 1939
ENTERED

NOTARY PUBLIC
My Commission Expires February 3, 1941

Charles J. ...

who I am satisfied are the persons named in and who executed the foregoing certificate, and I hav-
ing first made known to them the contents thereof they did each acknowledge that they signed,
sealed and delivered the same as their voluntary act and deed.

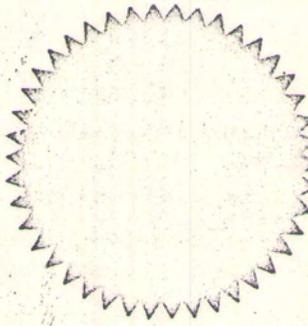
_____ personally appeared
J. STORI SMITH and ALFRED L. WOLF
C. T. LUDINGTON, L. P. SHARPLES, P. T. SHARPLES,
A. D. 1939, before me, a Notary Public of the State and County of PHILA.

Be it remembered, that on this _____ day of May
//
} ss. _____
COUNTY OF PALM BEACH
STATE OF FLORIDA

In the Courts of Common Pleas of Philadelphia County

State of Pennsylvania }
County of Philadelphia, ss.

I, John M. Scott, Prothonotary of the Courts of Common Pleas of said County, which are Courts of Record having a common seal, being the officer authorized by the laws of the State of Pennsylvania to make the following Certificate, acting by my Principal Deputy, Meredith Hanna, or my Second Deputy, John J. Hoerr,



do Certify, That *John M. Scott* Esquire, whose name is subscribed to the certificate of the acknowledgment of the annexed Instrument and thereon written, was at the time of such acknowledgment a NOTARY PUBLIC for the Commonwealth of Pennsylvania, residing in the County aforesaid, duly commissioned and qualified to administer oaths and affirmations and to take acknowledgments and proofs of Deeds or Conveyances for lands, tenements and hereditaments to be recorded in said State of Pennsylvania, and to all whose acts, as such, full faith and credit are and ought to be given, as well in Courts of Judicature as elsewhere; and that I am well acquainted with the handwriting of the said NOTARY PUBLIC and verily believe the signature thereto is genuine, and I further certify that the said Instrument is executed and acknowledged in conformity with the laws of the State of Pennsylvania.

The impression of the seal of the Notary Public is not required by law to be filed in this office.

In Testimony Whereof, I have hereunto set my hand and affixed the seal of said MAY

Court, this *10th* day of *May* (1938) in the year of our Lord one thousand nine hundred and *thirty eight*

John J. Hoerr

JOHN M. SCOTT, Prothonotary.
Second Deputy Prothonotary.
Durante Absentia, Secundum Legem.

Y-30348

~~W-12040~~

FILED and EXAMINED

JUL 25 1963

Printed Name

SECRETARY OF STATE

45

Signature

22.3550

CERTIFICATE OF AMENDMENT
OF
CERTIFICATE OF INCORPORATION

OF

AIRCRAFT OWNERS AND PILOTS ASSOCIATION

The undersigned the President and the Secretary of the AIRCRAFT OWNERS AND PILOTS ASSOCIATION duly incorporated under the laws of the State of New Jersey hereby certify, that at a regular meeting of the said Association held at Wings, Inc. in the City of Ambler, State of Pennsylvania, on May 1, 1965, at 12 Noon, said Association by two-thirds of the votes cast by the members of said Association present at said meeting resolved to amend the Certificate of Incorporation of said Association as hereinafter specified: and to that end we do certify and set forth:

1. That there be added to the Certificate of Incorporation of this Association an Article Sixth, which shall provide:

"SIXTH. - If at any time hereafter this Corporation shall be dissolved, the assets remaining after the payment of debts shall be distributed to AOPA Foundation, Inc., a Delaware Corporation, to be utilized by it in furtherance of the general purposes of AOPA Foundation, Inc., provided that if such general purposes of AOPA Foundation, Inc., shall have been changed in substance from the general purposes existing at the time of this amendment to the Certificate of Incorporation of this Corporation, the assets of this Corporation shall be distributed to another organization engaged in furthering the general purposes of AOPA Foundation, Inc., as they exist at the time of this Amendment to the Certificate of Incorporation of this Corporation. Under no circumstances may any part of the earnings or the assets of this Corporation, or of any corporation succeeding to its assets, inure to the benefit of any member, director or officer of such corporation or any other private individual (except in furtherance of such corporation's purposes and except that reasonable compensation may be paid for services rendered such corporation in effecting one or more of its purposes).

2. The location of the principal office of this corporation is at 50 Washington Road, in the City of Princeton Junction, County of Mercer and the name of the agent therein and in charge thereof, upon whom process against the corporation may be served, is Coleman duP. Donaldson.

IN WITNESS WHEREOF, we have hereunto set our hands and the seal of the said Aircraft Owners and Pilots Association, as aforesaid at Philadelphia, Pa. on this 12th day of May, 1965.

James B. Hartranft, Jr.
President

(Corporate Seal)

Alfred L. Wolf
Secretary

Attest: Alfred L. Wolf
Secretary

STATE OF Pennsylvania:
COUNTY OF Philadelphia: SS.

Be it remembered that on this 12th day of May A. D. One thousand nine hundred and sixty-five, before me the subscriber a Notary Public in the County of Philadelphia and for the County of Philadelphia State of Pennsylvania, personally appeared Alfred L. Wolf, who being by me duly sworn, doth depose and say that he is the Secretary of the Aircraft Owners and Pilots Association, as aforesaid, and well knows the corporate seal of said Association so as aforesaid in the foregoing certificate named; that the seal thereto affixed is the proper corporate seal of the said Association; that the same was so affixed thereto and the said certificate was signed by J. B. Hartranft, Jr., who was at the date and execution thereof the President of the said Association in the presence of said deponent, as the voluntary act and deed of the said Association in pursuance of a resolution so as aforesaid passed and that the said deponent at the same time signed the same as subscribing witness.

Helena C. Mentelking
Notary Public

Sworn and subscribed before me at Philadelphia, Penna. the day and year aforesaid.

Notary Public, Philadelphia, Pa.
My Commission Expires February 3, 1966

STATE OF Philadelphia:
COUNTY OF Pennsylvania: SS.

Be it remembered that on this 12th day of May, A. D. One thousand nine hundred and sixty-five, before me the subscriber, a Notary Public in and for the County of Philadelphia and State of Pennsylvania, personally appeared Alfred L. Wolf, who I am satisfied is the person named in and who as the Secretary of the Aircraft Owners and Pilots Association executed the foregoing instrument and I having first made known to him the contents hereof he thereupon acknowledged that he signed, sealed and delivered the said certificate as his voluntary act and deed and as the voluntary act and deed of the said Association according to the statute in such case made and provided.

Helena E. Hirtling
Notary Public

Notary Public for the County of Philadelphia, Pa.
My Commission Expires March 3, 1968

Y-30348

W 15 040

Faint, mostly illegible text at the top of the page, possibly a header or introductory paragraph.

Received in the Clerk's Office of the
County of Harter on the 10th day of
June 1965, a deed of conveyance
in the name of William B. Kelly
and recorded in
Book of 100 for sale
County of Harter

William B. Kelly

FILED AND RECORDED

JUN 11 1965

Robert M. [unclear]
ACTING SECRETARY OF STATE

FILING FEE \$4.50
REPORTS _____
RECORDING _____
CERTIFYING COPY _____
SEC. OF STATE \$3.00

2288

W. B. Kelly, Harter Co. Sales, etc., Co.
P.O. Box 100, Harter Co., W. Va.
A F C C 0 0 5

CERTIFICATE OF AMENDMENT
OF
CERTIFICATE OF INCORPORATION

OF

AIRCRAFT OWNERS AND PILOTS ASSOCIATION

The undersigned the President and the Secretary of the AIRCRAFT OWNERS AND PILOTS ASSOCIATION duly incorporated under the laws of the State of New Jersey hereby certify, that at a regular meeting of the said Association held at Wings, Inc. in the City of Ambler, State of Pennsylvania, on May 5, 1962, at 12 Noon, said Association by a majority of the votes cast by the members of said Association present at said meeting resolved to amend the Certificate of Incorporation of said Association as hereinafter specified: and to that end we do certify and set forth:

1. That Article Fourth of the Certificate of Incorporation of this Association which, preceding the passage of the resolution as aforesaid and the making, recording and filing of this certificate, read:

"FOURTH. - The number of trustees of this corporation is five (5)."

was thereby duly amended to read:

"FOURTH. - The number of trustees of this corporation shall be not less than three (3)."

2. The location of the principal office of this corporation is at 50 Washington Road, in the City of Princeton Junction, County of Mercer and the name of the agent therein and in charge thereof, upon whom process against the corporation may be served, is Coleman duP. Donaldson.

IN WITNESS WHEREOF, we have hereunto set our hands and the seal of the said Aircraft Owners and Pilots Association, as aforesaid at Ambler, Pennsylvania on this 17th day of July 1963.

James D. K...
President

Spurd L. May
Secretary

(Corporate Seal)

Attest: Spurd L. May
Secretary

STATE OF Penna.)
 : SS
COUNTY OF Phila.)

Be it remembered that on this 17th day of July A. D. One thousand nine hundred and sixty-three, before me the subscriber, a Notary Public in the County of Philadelphia and for the County of Philadelphia State of Pennsylvania, personally

appeared Alfred L. Wolf, who being by me duly sworn, doth depose and say that he is the Secretary of the Aircraft Owners and Pilots Association, as aforesaid, and well knows the corporate seal of said Association so as aforesaid in the foregoing certificate named; that the seal thereto affixed is the proper corporate seal of the said Association; that the same was so affixed thereto and the said certificate was signed by J. B. Hartranft, Jr., who was at the date and execution thereof the President of the said Association in the presence of said deponent, as the voluntary act and deed of the said Association in pursuance of a resolution so as aforesaid passed and that the said deponent at the same time signed the same as subscribing witness.

Sworn and subscribed)
before me at Phila.,)
Pa. the day)
and year aforesaid.)

David Rosenfeld

Notary Public

Notary Public, Philadelphia, Philadelphia Co.
My Commission Expires July 22, 1964

STATE OF Penna.)
: SS
COUNTY OF Philadelphia)

Be it remembered that on this 17th day of July, A. D. One thousand nine hundred and sixty-three, before me the subscriber, a Notary Public in and for the County of Philadelphia and State of Pennsylvania, personally appeared Alfred L. Wolf, who I am satisfied is the person named in and who as the Secretary of the Aircraft Owners and Pilots Association executed the foregoing instrument and I having first made known to him the contents hereof he thereupon acknowledged that he signed, sealed and delivered the said certificate as his voluntary act and deed and as the voluntary act and deed of the said Association according to the statute in such case made and provided.

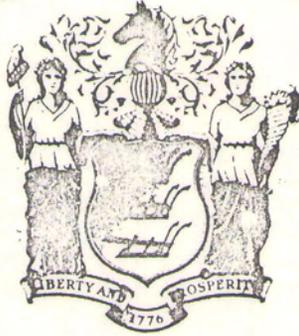
David Rosenfeld

Notary Public

Notary Public, Philadelphia, Philadelphia Co.
My Commission Expires July 22, 1964

mb

State of New Jersey



Department of State

*I, the Secretary of State of the State
of New Jersey, do hereby Certify that the foregoing is a true
copy of* Certificate of Amendment of AIRCRAFT OWNERS AND PILOTS ASSOCIATION

To: Secretary of State
State of New Jersey

DIV. OF PUBLIC WELFARE

CERTIFICATE OF AMENDMENT

REVIEWED 12-5-78
SUBJECT 11
NOT SUBJECT ~~SP~~

OF

CERTIFICATE OF INCORPORATION

OF

AIRCRAFT OWNERS AND PILOTS ASSOCIATION

Pursuant to the provisions of Section 15:1-14 of Corporations and Associations Not for Profit of the New Jersey Statutes Annotated, the undersigned corporation executes the following Certificate of Amendment to its Certificate of Incorporation:

1. The name of the corporation is AIRCRAFT OWNERS AND PILOTS ASSOCIATION.
2. The following amendment to the Certificate of

CERTIFICATE OF INCORPORATION
of the
AIRCRAFT OWNERS AND PILOTS ASSOCIATION
(As Amended to May 5, 1973)

THIS IS TO CERTIFY that the undersigned do hereby associate themselves into a corporation under and by virtue of the provisions of an act of the Legislature of the State of New Jersey, entitled Title 15 of the Revised Statutes, and the several supplements thereto and acts amendatory thereof.

FIRST. - The name of this corporation is

AIRCRAFT OWNERS AND PILOTS ASSOCIATION.

SECOND. - The purpose for which this corporation is formed are to promote, protect and represent the interests of the members; to further the art, science and industry of aeronautics and the pursuit of flying; to promote the economy, safety and popularity of flight in aircraft and the use of aircraft, including the pilotage thereof, and to enjoy and exercise such other further purposes and powers as are specifically granted to it by the laws of the State of New Jersey, not for pecuniary profit.

THIRD. - The location of the principal office of this corporation is at 50 Washington Road, in the City of Princeton Junction, County of Mercer, and the name of the agent therein and in charge thereof, upon whom process against the corporation may be served, is Coleman duP. Donaldson.

FOURTH. - The number of Trustees of this corporation shall be not less than three (3). No more than one (1) employee or former employee of the corporation shall be a trustee for each three (3) non-employee trustees on the Board.

FIFTH. - The names of the trustees selected for the first year of existence of this corporation are

C. T. LUDINGTON, 1424 Walnut Street, Philadelphia, Pennsylvania
L. P. SHARPLES, 23rd & Westmoreland Streets, Philadelphia, Pa.
P. T. SHARPLES, 23rd & Westmoreland Streets, Philadelphia, Pa.
J. STORY SMITH, Gwynedd Road, Gwynedd Valley, Pennsylvania.
ALFRED L. WOLF, 1204 Packard Building, Philadelphia, Pennsylvania.

SIXTH. - If at any time hereafter this Corporation shall be dissolved, the assets remaining after the payment of debts shall be distributed to AOPA Foundation, Inc., a Delaware corporation, to be utilized by it in furtherance of the general purposes of AOPA Foundation, Inc., provided that if such general purposes of AOPA Foundation, Inc. shall have been changed in substance from the general purposes existing at the time of this amendment to the Certificate of Incorporation of this Corporation, the assets of this Corporation shall be distributed to another organization engaged in furthering the general purposes of AOPA Foundation, Inc., as they exist at the time of this amendment to the Certificate of Incorporation of this Corporation. Under no circumstances may any part of the earnings or the assets of this Corporation, or of any corporation succeeding to its assets, inure to the benefit of any member, director or officer of such corporation or any other private individual (except in furtherance of such corporation's purposes and except that reasonable compensation may be paid for services rendered such corporation in effecting one or more of its purposes).

In witness whereof, we have hereunto set our hands and seals this 11th day of May, A. D. 1939.

Incorporators' Names: -

C. T. Ludington	/s/ C. T. Ludington	(SEAL)
L. P. Sharples	/s/ L. P. Sharples	(SEAL)
P. T. Sharples	/s/ P. T. Sharples	(SEAL)
J. Story Smith	/s/ J. Story Smith	(SEAL)
Alfred L. Wolf	/s/ Alfred L. Wolf	(SEAL)

Signed, sealed and delivered in the presence of

/s/ J. W. Blizzard

FILED

AUG 27 1992

CERTIFICATE OF AMENDMENT
OF THE CERTIFICATE OF INCORPORATION
of the
AIRCRAFT OWNERS AND PILOTS ASSOCIATION

DANIEL J. DALTON
Secretary of State

Pursuant to Title 15 of the Revised Statutes of New Jersey (Sections 15A: 2-8c., 15A: 9-1, 9-2, and 15A: 9-4), the Aircraft Owners and Pilots Association amends its Certificate of Incorporation, dated May 11, 1939, as specified in paragraph 2 below.

1. The name of the corporation is AIRCRAFT OWNERS AND PILOTS ASSOCIATION.

2. The Certificate of Incorporation is amended by adding a new paragraph "Seventh" as follows:

SEVENTH: Trustees and Officers of this Corporation shall not be personally liable to this Corporation or its members for damages for breach of any duty owed to this Corporation or its members, except for any breach of duty based upon an act or omission (1) in breach of such person's duty of loyalty to this Corporation or its members, (2) not in good faith or involving a knowing violation of the law or (3) resulting in receipt by such person of an improper personal benefit.

If New Jersey law is amended after approval of this article to authorize corporate action further eliminating or limiting the personal liability of Trustees or Officers, then the liability of the Trustees and Officers of this Corporation shall be eliminated or limited to the fullest extent permitted by New Jersey law as so amended.

Any repeal or modification of the foregoing paragraph by this Corporation shall not adversely affect any right or protection of a Trustee or Officer of this Corporation existing at the time of such repeal or modification.

3. The Corporation has members who were entitled to vote on the amendment either by proxy or in person.

4. The Board of Trustees of the Corporation on January 9, 1992 approved the proposed amendment and directed that it be submitted to a vote at a meeting of the members on May 9, 1992.

5. Written notice of the proposed amendment and of the May 9, 1992 meeting was given to each member of record entitled to vote by publishing a summary of the amendment in the March, 1992 issue of "AOPA Pilot," the official publication of the corporation which is mailed to each member of the corporation.

6. At the annual meeting of the members on May 9, 1992, there were present in person or represented by valid and legal proxies not less than 71,060 members. At least 15 members were present in person. The members appearing and entitled to vote unanimously resolved to amend the Certificate of Incorporation as specified in paragraph 2 above.

7. The amendment will become effective upon the date of filing.

Certified and Sworn
to Before Me this
14th day of August, 1992.

Julie K. Greya
Notary Public

My Commission Expires: 6/24/95

R. Anderson Pew
R. Anderson Pew
Chairman of the Board
Aircraft Owners and Pilots
Association

SERFF Tracking Number: MNNP-127641810

State: Arkansas

Filing Company: ReliaStar Life Insurance Company

State Tracking Number: 49848

Company Tracking Number: AOPA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: APOA

Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	10/04/2011
Bypass Reason:	Not applicable to this filing		
Comments:			
Bypassed - Item:	Application	Approved-Closed	10/04/2011
Bypass Reason:	Not applicable to this filing		
Comments:			
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	10/04/2011
Bypass Reason:	Not applicable to this filing		
Comments:			
Bypassed - Item:	Outline of Coverage	Approved-Closed	10/04/2011
Bypass Reason:	Not applicable to this filing		
Comments:			
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	10/04/2011
Bypass Reason:	Not applicable to this filing		
Comments:			