

824954

Concord Heritage Life Insurance Company, Inc.

1776 American Heritage Life Drive, Jacksonville, FL 32224-6688, (904) 992-1776

A wholly owned subsidiary of American Heritage Life Insurance Company

April 15, 1999

Amended Section
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32314

400002842734--8
-04/16/99--01096--012
*****43.75 *****43.75

Dear Sir/Madam:

Please find enclosed the following requirements for a foreign profit corporation qualified to do business in the State of Florida:

1. Check for filing fees and certified copy for \$43.75.
2. Completed application for amendment.
3. Original certificate from the State of Incorporation (New Hampshire) reflecting amendment made effective November 13, 1998. (Please return in enclosed envelope.)
4. Copy of letter dated December 22, 1998 submitted to the Treasurer and Commissioner of the State of Florida notifying the State of the name change.
5. Copy of the Articles of Amendment to the Articles of Incorporation and certificate which was filed with the State of New Hampshire.
6. Self-addressed express mail envelope to my attention with American Heritage Life Insurance Company corporate stamp to return Concord's original certificate from the state of New Hampshire.

If you have any questions, please call me at (904) 992-2515.

Sincerely,

Deborah Dowling

Deborah Dowling
Supervisor of Financial Reporting,

Enclosure

FILED
99 APR 16 PM 3:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

TUE

APR 20 1999

PROFIT CORPORATION
APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE AMENDMENT TO
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA
(Pursuant to s. 607.1504, F.S.)

SECTION I
(1-3 MUST BE COMPLETED)

1. CONCORD GENERAL LIFE INSURANCE COMPANY, INC.

Name of corporation as it appears on the records of the Department of State.

2. New Hampshire

Incorporated under laws of

3. August 18, 1970

Date authorized to do business in Florida

FILED
99 APR 16 PM 3:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SECTION II
(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? November 13, 1998

5. CONCORD HERITAGE LIFE INSURANCE COMPANY, INC.

Name of corporation after the amendment, adding suffix "corporation" "company" or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation.

6. If the amendment changes the period of duration, indicate new period of duration.

New Duration

7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.

New Jurisdiction


Signature

April 13, 1999
Date

Charles Richard Morehead
Typed or printed name

Vice Chairman
Title

THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

License No: 08480

*CONCORD HERITAGE LIFE INSURANCE COMPANY, INC.
Presents that ~~CONCORD GENERAL LIFE INSURANCE COMPANY, INC.~~
is hereby authorized to transact Life, Accident & Health lines of Insurance
in accordance with paragraphs III IV of State Statutes
Exclusions

*AMENDED TO SHOW COMPANY NAME CHANGE EFF NOVEMBER 13, 1998.

Effective Date: 06/15/1998

Expiration Date: 06/14/1999



Charles W. Blossom

Charles W. Blossom
Commissioner of Insurance

STATE OF NEW HAMPSHIRE

Filing Fee: \$35.00

Form No. 14
RSA 293-A:10.06

ARTICLES OF AMENDMENT
to the
ARTICLES OF INCORPORATION
of
CONCORD GENERAL LIFE INSURANCE COMPANY, INC.

PURSUANT TO THE PROVISIONS OF THE NEW HAMPSHIRE BUSINESS CORPORATION ACT, THE UNDERSIGNED CORPORATION ADOPTS THE FOLLOWING ARTICLES OF AMENDMENT TO ITS ARTICLES OF INCORPORATION

FIRST: The name of the corporation is Concord General Life Insurance Company, Inc.

SECOND: The text of each amendment adopted is:

That Article I of the Articles of Incorporation (formerly Articles of Agreement) be amended by deleting the same and substitution in place thereof the following new Article.

The name of the Corporation is Concord Heritage Life Insurance Company, Inc.

THIRD: If the amendment provides for an exchange reclassification or cancellation of issued shares the provisions for implementing the amendment(s) if not contained in the above amendment are:

N/A

FOURTH: The amendment(s) were adopted on
Sept 30, 1998.

FIFTH: The number cast for the amendment(s) by each voting group was sufficient for approval by each voting group.

Dated Sept 30, 1998

CONCORD GENERAL LIFE INSURANCE
COMPANY, INC.

Approved by:

Charles N. Blossom

Charles N. Blossom

Commissioner, State of New Hampshire
Insurance Department

By

[Signature]

Its

Vice Chairman

LED

NOV 13 1998

WILLIAM M. GARDNER
NEW HAMPSHIRE
SECRETARY OF STATE

State of New Hampshire
Department of State

CERTIFICATE OF AMENDMENT

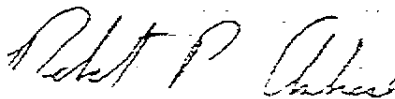
OF

CONCORD GENERAL LIFE INSURANCE COMPANY, INC.

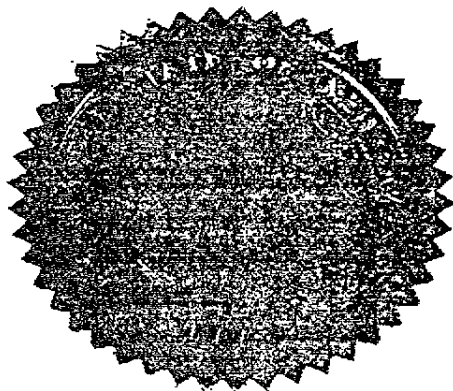
The undersigned, as Deputy Secretary of State of the State of New Hampshire, hereby certifies that duplicate originals of the Articles of Amendment to the Articles of Incorporation of CONCORD GENERAL LIFE INSURANCE COMPANY, INC. changing name to CONCORD HERITAGE LIFE INSURANCE COMPANY, INC., duly signed pursuant to the provisions of the New Hampshire Business Corporation Act, have been received in this office.

ACCORDINGLY the undersigned, as such Deputy Secretary of State, and by virtue of the authority vested in him by law, hereby issues this Certificate of Amendment to the Articles of Incorporation of CONCORD GENERAL LIFE INSURANCE COMPANY, INC. changing name to CONCORD HERITAGE LIFE INSURANCE COMPANY, INC. and attaches hereto a duplicate original of the Articles of Amendment to the Articles of Incorporation.

IN TESTIMONY WHEREOF, I hereto
set my hand and cause to be affixed
the Seal of the State of New Hampshire,
this 13th day of November A.D. 1998



Robert P. Ambrose
Deputy Secretary of State



CONCORD GENERAL LIFE INSURANCE COMPANY, INC.

P.O. BOX 2020, CONCORD, NEW HAMPSHIRE 03302-2020 (603) 224-7746 OR (888) 699-2452

A WHOLLY OWNED SUBSIDIARY OF AMERICAN HERITAGE LIFE



December 22, 1998

Mr. Bill Nelson
Treasurer of the State of Florida
Department of Insurance
200 East Gaines Street
Tallahassee, FL 32399-0328

RE: NAME CHANGE OF CONCORD GENERAL LIFE
INSURANCE COMPANY, INC., #NAIC 62251

Dear Treasurer Nelson,

Please let this serve as notice that Concord General Life Insurance Company, Inc. has changed its name to: **Concord Heritage Life Insurance Company, Inc.**

Although this change was "officially approved" by New Hampshire, the Company's domiciliary state on November 13, 1998 we just received notification last week.

The company intends to begin using this name in all correspondence, policies, applications and solicitation materials. This is the only change that has been made to the forms approved by your department.

If you require any additional information, please contact the undersigned.

Sincerely,

John S. Leiby, FLMI, AALU
Vice President-Underwriting