856956

800366888388

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

(Business Entity Name)

(Document Number)

Certified Copies _______ Certificates of Status _______

Special Instructions to Filing Officer:

Office Use Only

Universal Guaranty Life Insurance Company • P.O. Box 1979 • Columbus, Ohio 43216 • (614) 457-2100

Universal Guaranty
Member of Sun Life Group of America

John C. Kraft, Jr.
Senior Vice President, Administration

April 4, 1983 856956

Secretary of State
State of Florida
Tallahassee, FL 42304

Dear Sir:

Universal Guaranty Life Insurance Company is applying for admission to sell it's products in the State of Florida. Enclosed is a certified copy of our Articles of Incorporation, and a check for $48.00 to cover the minimum charter tax, filing fee and registered agent fee.

Not knowing when we will receive our Certificate of Authority from Florida, it was very difficult to complete block #11. Therefore, a call was placed to your office and we were advised that this could be zero filled and when exact numbers are known, the appropriate tax paid.

If you have any questions or desire any further information, please feel free to call collect.

Sincerely,

John C. Kraft, Jr.

Ohio
856956

JCK/cdn

RB 6-27

DSW

JUN 30

C. TAX	30
FILING	15
R. AGENT FEE	3
C. COPY	
TOTAL	48
N. BANK	
BALANCE DUE	
REFUND	

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

1). Universal Guaranty Life Insurance Company
(NAME OF CORPORATION ADDING THE WORD "INCORPORATED", "COMPANY" OR "CORPORATION" IF NOT SO CONTAINED IN THE NAME AT PRESENT)

2). Ohio
(INCORPORATED UNDER LAWS OF)

3). November 15, 1966
(DATE OF INCORPORATION)

4). 16 years
(PERIOD OF DURATION)

5). 1550 Old Henderson Road, Columbus, Ohio 43220
(ADDRESS OF PRINCIPAL OFFICE)

6). J. C. Sims
(NAME OF FLORIDA REGISTERED AGENT)

168 Jackson Street
(STREET ADDRESS OF REGISTERED OFFICE)

West Palm Beach FLORIDA 33406
(CITY) (ZIP CODE)

7). Life, Accident & Health
(NATURE OF BUSINESS TO BE TRANSACTED IN FLORIDA)

8).

NAMES OF OFFICERS		SPECIFIC ADDRESS
Kenneth C. Mlekush	(P)	4225 Mumford Ct. Columbus, Ohio 43220
John C. Kraft, Jr.	(V)	1138 Nantucket Ave. Columbus, Ohio 43220
Hugh D. Wait	(S)	266 Beverly Pl. Worthington, Ohio 43085
Kenneth E. Gibbs	(T)	843 Clayton Dr. Worthington, Ohio 43085

NAMES OF DIRECTORS		SPECIFIC ADDRESS
Kendrick Brown		350 Olentangy Forrest, Columbus, Ohio 43214
Martin E. Dannenburg	(D)	8107 Anita Rd., Baltimore, Maryland 21208
Kenneth E. Gibbs		843 Clayton Dr., Worthington, Ohio 43085
Gerhardt Hoff	(D)	2400-2 W. Wesley Rd., Atlanta, Georgia 30327
Andrew P. Johnson		5430 Amy Lane, Columbus, Ohio 43220
John C. Kraft, Jr.	(D)	1138 Nantucket Ave., Columbus, Ohio 43220
Kenneth C. Mlekush		4225 Mumford Ct., Columbus, Ohio 43220
Hugh D. Wait	(D)	266 Beverly Pl., Worthington, Ohio 43085

9). Acceptance by the Registered Agent: [signature]
AGENT MUST SIGN ON THIS LINE

10). 600,000 common stock - $3.00 par value
(TOTAL AUTHORIZED SHARES (ITEMIZED BY CLASSES), PAR VALUE OF SHARES, AND SHARES, WITHOUT PAR VALUE):

No shares without par value

11). "VALUE" MAY BE DEFINED IN ANY TERMS CONSISTENT WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES.

A.	ESTIMATED VALUE OF ALL PROPERTY OWNED BY THE CORPORATION FOR THE COMING YEAR, WHEREVER LOCATED	$ 0
B.	ESTIMATED GROSS AMOUNT OF BUSINESS TO BE TRANSACTED BY THE CORPORATION DURING THE COMING YEAR.	$ 0
C.	ESTIMATED VALUE OF ALL PROPERTY IN FLORIDA OWNED BY THE CORPORATION FOR THE COMING YEAR.	$ 0
D.	ESTIMATED GROSS AMOUNT OF BUSINESS TO BE TRANSACTED IN FLORIDA BY THE CORPORATION DURING THE COMING YEAR.	$ 0
E.	TOTAL OF "A" and "B".	$ 0
F.	TOTAL OF "C" and "D".	$ 0
G.	DIVIDE "F" by "E".	0
H.	MULTIPLY "G" by TOTAL AUTHORIZED SHARES (AND THEIR PAR VALUE)	0

THE FLORIDA ALLOCATION FOR PURPOSES OF DETERMINING THE TAX ON AUTHORIZED CAPITAL STOCK WILL BE BASED ON THE TOTAL VALUE OF SHARES CALCULATED IN "H" ABOVE.

Donald J. Snyder
SECRETARY OR ASSISTANT SECRETARY

John C. Kraft
PRESIDENT OR VICE PRESIDENT

STATE OF
COUNTY OF

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 4TH DAY

OF April, 19 83, BY JOHN C. KRAFT, JR.
(NAME OF OFFICER)

SENIOR VICE PRES. OF UNIVERSAL GUARANTY LIFE
(TITLE OF OFFICER) (NAME OF CORPORATION)

A OHIO CORPORATION, ON BEHALF OF THE CORPORATION.
(STATE OR COUNTRY)

(SEAL)

Earl Silvers Jr.
NOTARY PUBLIC

EARL SILVERS
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES [illegible]

GHA. 104
[illegible]

THE FOLLOWING

PAGE(S)

IS(ARE) A

DOCUMENT NOT SUITABLE FOR MICROFILM

FLORIDA SECRETARY OF STATE, DIVISION OF CORPORATIONS

APPROVED Date 6/21/83

BILL GUNTER

Insurance Commissioner

and Treasurer

By Judith L [illegible]

ARTICLES OF INCORPORATION

OF

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

33567

The undersigned, a majority of whom are citizens of the United States and of the State of Ohio, desiring to form an insurance corporation, for profit, on the stock plan, under Chapters 1701 and 3907 of the Ohio Revised Code, [illegible]

FIRST: The name of the corporation is UNIVERSAL GUARANTY LIFE INSURANCE COMPANY.

SECOND: The place in the State of Ohio where its principal office is to be located is Franklin County, City of Columbus.

THIRD: The purposes of the corporation are as follows:

(a) To make insurance upon lives of individuals, and to transact [illegible] insurance appertaining thereto or connected therewith, and to grant, purchase and dispose of annuities, and to make insurance against accidents to persons and sickness and temporary and permanent physical disability of individuals [illegible]

(b) To invest and reinvest its capital, surplus, and accumulations in such investments as are now or in the future be permitted by law as investments of legal reserve life insurance companies.

(c) To do all things necessary and proper to carry out the above purposes and to possess and have the right to exercise all powers and rights now or hereafter conferred by the laws on domestic legal reserve life insurance companies under the laws of the State of Ohio.

FOURTH: All corporate powers of the company shall be exercised by the Board of Directors and [illegible] Board of Directors.

FIFTH: [illegible]

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, any director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of shareholders and until the election and qualification of his successor.

SIXTH: Vacancies on the Board of Directors shall be filled by a majority vote of the remaining directors, and the succeeding director shall fill the unexpired term of the director he is replacing, and until the election and qualification of his successor.

SEVENTH: The corporation shall have such officers as may from time to time be fixed by the Board of Directors. All officers shall be elected at the annual meeting and shall hold office for a term of one year unless sooner removed by the Board of Directors. Vacancies shall be filled by a majority vote of the Board of Directors.

EIGHTH: The number of shares which this corporation is authorized to have outstanding is Four Hundred Thousand (400,000), all of which shall be common stock with a par value of One Dollar ($1.00) each. The authorized capital stock of the corporation may be increased in a manner provided by law, but in such event, the existing stockholders shall have no preemptive right to subscribe for or purchase such additional stock as may be authorized.

NINTH: The company shall be incorporated with One Hundred Thousand Dollars ($100,000.00) paid-in-Capital and One Hundred Fifty Thousand Dollars ($150,000.00) contributed Surplus. Before the company proceeds to do business, the company shall obtain a final capitalization of Four Hundred Thousand Dollars ($400,000.00) paid-in-Capital and Six Hundred Thousand Dollars ($600,000.00) contributed Surplus; such surplus requirement is subject, however, to the provisions of Section 3907.05(A)(3) of the Revised Code of Ohio permitting less contributed surplus should the company begin the business of insurance with additional assets and particular advantages which, when combined with contributed surplus, will equal or exceed Six Hundred Thousand Dollars ($600,000.00), or, if the company should have adopted a plan which would enable it to transact business for a period of twenty-four months from the date of license without invading its capital; and this corporation shall not transact any insurance nor operate or attempt to operate as an insurance company until it has been duly and regularly licensed to transact insurance by the Superintendent of Insurance of the State of Ohio as provided by law.

(TENTH) The shareholders and the Board of Directors of the company shall have the power to hold their meetings and to have an office or offices, subject to the provisions of the laws of the State of Ohio, outside of such state at such place or places as may from time to time be designated by them.

(ELEVENTH) Each director and officer (and his heirs, executors and administrators) shall be indemnified by the corporation against reasonable costs and expenses incurred by him in connection with any action, suit or proceeding or threatened action, suit or proceeding, to which he may be made a party by reason of his being or having been a director or officer of the corporation, except in relation to any action, suits or proceedings, in which he has been adjudged liable because of negligence or misconduct, which shall be deemed to include willful misfeasance, bad faith, gross negligence or the absence of an adjudication which expressly absolves the director or officer of liability to the corporation or its stockholders for negligence and misconduct, within the meaning thereof as used herein, or in the event of a settlement, each director and officer (and his heirs, executors and administrators) shall be indemnified by the corporation against payments made, including reasonable costs and expenses, provided that such indemnity shall be conditioned upon the prior determination by a resolution of two-thirds of those members of the Board of Directors of the corporation who are not involved in the action, suit or proceeding that the director or officer has no liability by reason of negligence or misconduct within the meaning thereof as used herein, and provided further that if a majority of the members of the Board of Directors of the corporation are involved in the action, suit or proceedings, such determination shall have been made by a written opinion of independent counsel. Amounts paid in settlement shall not exceed costs, fees and expenses which would have been reasonably incurred if the action, suit or proceeding had been litigated to a conclusion. Such a determination by the Board of Directors or by independent counsel and the payments of amounts by the corporation on the basis thereof shall not prevent a stockholder from challenging such indemnification by appropriate legal proceedings on the grounds that the person indemnified was liable to the corporation or its security holders by reason of negligence or misconduct, within the meaning thereof as used herein. The foregoing rights and indemnification shall not be exclusive of any other rights to which the officers and directors may be entitled according to law.

(TWELFTH) A director shall not be disqualified from dealing with or contracting with the corporation as vendor, purchaser, employee, agent or otherwise, and, in the absence of fraud, shall any transaction or contract or act of this corporation be void or in any way affected or invalidated by the fact that any director or any firm of which any director is a member or any corporation of which any director is a shareholder, director or officer is in any way interested in such transaction, contract or act [illegible] provided the fact that such director or such firm or such corporation so interested shall be disclosed or shall be known to the Board of Directors or such members thereof as shall be present at any meeting of the Board of Directors at which action upon any such contract or transaction or act shall be taken; nor shall any such director be accountable or responsible to the company for or in respect to such transaction, contract or act of this corporation or for any gains or profits [illegible] by him by reason of the fact that he or any firm of which he is [illegible] or any corporation of which he is a shareholder, director or officer is interested in such action or contract, and any such director may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the company which shall authorize or take action in respect to any such contract or transaction or act and may vote thereat to authorize, ratify, or approve any such contract or transaction or act, with like force and effect as if he or any firm of which he is a member or any corporation of which he is a shareholder, director or officer were not interested in such transaction or contract or act.

[illegible] From time to time any of the provisions of these Articles of Incorporation may be amended, altered or repealed and any other provision authorized by the laws of the State of [illegible] at the time in force may be added or inserted in the manner and at the time prescribed by said laws.

IN WITNESS WHEREOF, we have hereunto subscribed our names this [illegible] of November, 1966.

Jack D. [illegible]

Hugh D. [illegible]

Gertrude Austin

Charles [illegible]

[illegible]

[illegible signature]
[illegible] Norman [illegible]

[illegible signature]
[illegible]

[illegible signature]
[illegible] N. [illegible]

[illegible signature]
[illegible] Brown

[illegible signature]
[illegible]

[illegible signature]
[illegible]

[illegible signature]
[illegible]

[illegible signature]
[illegible]

Approved November ________, 1958

____
William B. Saxbe, Attorney General

1480 1796

RESOLVED, That Universal Guaranty Life Insurance Company of Ohio consents, and it does hereby consent, to the use by:

Hugh D. Hart
Dorothea McClatchey
Gertrude Austin
Charles C. McKeever
John Norman Pawik
Mark S. Coburn
Kendrick Brown

Claude Poindexter
A. C. Allen
John A. Larsen
Jack D. Pawik
Robert G. Frech
Robert K. Jenkins

and others, as incorporators, of the name "Universal Guaranty Life Insurance Company" as a corporate name, and that the Secretary of this corporation be and he is hereby authorized and directed, as evidence of such consent, to furnish to said,

Hugh D. Hart
Dorothea McClatchey
Gertrude Austin
Charles C. McKeever
John Norman Pawik
Mark S. Coburn
Kendrick Brown

Claude Poindexter
A. C. Allen
John A. Larsen
Jack D. Pawik
Robert G. Frech
Robert K. Jenkins

for filing with the Secretary of State of Ohio, a certified copy of this resolution.

The undersigned certifies that he is the Secretary of Universal Guaranty Life Insurance Company of Ohio, an Ohio corporation, and that the foregoing is a true and correct copy of a resolution duly adopted by the Board of Directors of said corporation at a meeting thereof called and held on [illegible] 2[illegible], 196[illegible], at which meeting a quorum of said Board was present, and that said resolution has not been rescinded or amended and is still in full force and effect.

[illegible signature]

Robert G. Frech, Secretary

3459 1707

STATE OF OHIO

DEPARTMENT OF INSURANCE

November 14, 196[illegible]

The Honorable Ted W. Brown
Secretary of State
State House
Columbus, Ohio

Dear Mr. Brown:

Please accept this letter as certification of compliance with section 3907.05 ([illegible]) (1) of the Revised Code by the incorporators of Universal Guaranty Life Insurance Company. This statute provides that a deposit of $1[illegible]0,000.00 must be established by the incorporators of a life insurance company before filing the articles of incorporation with your office.

We have received certification by the Huntington National Bank as indicated by the attached copy and, therefore, request that you extend to these incorporators the services of your office.

Yours very truly,

DEPARTMENT OF INSURANCE

[illegible] S. [illegible]
Assistant Director

[illegible]

1

B4S0 1708

The Huntington National Bank

[illegible]

[illegible]

November 14, 19[illegible]

Mr. William [illegible] Morris
Superintendent of Insurance
State of Ohio
115 East Rich Street
Columbus, Ohio

Dear Mr. Morris:

We certify that we hold funds in the amount of $250,000.00 as Escrow Agent for the incorporators of Universal Guaranty Life Insurance Company pursuant to Section 3907.05 (A) (1) of the Revised Code of Ohio.

These funds will be held by our Bank until the release from the Escrow is authorized by your Department.

Sincerely yours,

[illegible]
Trust Officer

[illegible]/lc

1480 1709

OFFICE OF THE ATTORNEY GENERAL

STATE OF OHIO

COLUMBUS 43215

WILLIAM B. SAXBE
ATTORNEY GENERAL

[illegible]

[illegible]

November 15, 1966

Hon. Ted W. Brown
Secretary of State
State House
Columbus, Ohio

Dear Sir:

Enclosed please find Articles of Incorporation of UNIVERSAL GUARANTY LIFE INSURANCE COMPANY with my certificate thereon. I certify that said articles are in accordance with Sections 3907.01 to 3907.21, inclusive, Revised Code, and not inconsistent with the Constitution and laws of the United States and of this state.

Very truly yours,

William B. Saxbe

WILLIAM B. SAXBE
Attorney General

Encl.

Exhibit 10

APPROVED
10/14/74
Amount $25.00

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, an Ohio domestic legal reserve insurance corporation, with its principal office located at Columbus, Ohio, do hereby certify that the holders of the Shares of said Corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, took action to amend such Articles without a meeting by virtue of the authority granted said Shareholders under the Ohio General Corporation Act and the Code of Regulations of said Company on the 16th day of August, 1974, at which time and manner the following resolution was adopted to amend the Articles:

> NOW, THEREFORE, BE IT RESOLVED, that said four hundred thousand (400,000) issued and outstanding common shares with a par value of One Dollar ($1.00) be, and the same hereby are, changed into four hundred thousand (400,000) issued and outstanding common shares with a par value of Two Dollars and Fifty Cents ($2.50).
>
> RESOLVED, FURTHER, in order to effect the foregoing change in the shares of the Corporation, Article Eighth of the Articles of Incorporation be, and it hereby is amended so that, as amended, it shall read as follows:
>
> "EIGHTH: The number of shares which this corporation is authorized to have outstanding is four hundred thousand (400,000), all of which shall be common stock with a par value of Two Dollars and Fifty Cents ($2.50) each. The authorized capital stock of the corporation may be increased in a manner provided by law, but in no event, the existing shareholders shall have no preemptive right to subscribe for or purchase such additional stock as may be authorized."
>
> RESOLVED, FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this Meeting be, and the same hereby is, in all respects, approved authorized and adopted, subject to such changes therein as counsel for the corporation may deem necessary or advisable.
>
> RESOLVED, FURTHER, that the President or Vice-President and the Secretary or an Assistant Secretary of the Corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State of the State of Ohio, said Certificate of Amendment and to execute, deliver and file any other certificate or instrument which they may deem necessary or appropriate to render effective or otherwise fully to carry out the intent and purposes of these resolutions.

C-80-1527

IN WITNESS WHEREOF, said Kendrick Brown, President and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance acting for and on behalf of said Corporation, have hereunto subscribed their names and caused the seal of said Corporation to be hereunto affixed this 27th day of September, 1974.

By Kendrick Brown
Kendrick Brown, President

By
Hugh D. Wait, Secretary

APPROVED:

William J. Brown, Attorney General

James F. Dosier
James F. Dosier, Assistant Attorney General

Dated: October 3, 1974

BHH-0714

35554
APPROVED
[illegible]
5-9-78
#25

CERTIFICATE OF AMENDMENT

TO ARTICLES OF INCORPORATION

OF

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, an Ohio corporation, with its principle office located at 1550 West Henderson Road, Columbus, Ohio, do hereby certify that a meeting of the holders of the shares of said corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, was duly called and held on the 30th day of March, 1978, at which meeting a quorum of such shareholders was present in person or by proxy, and that by the affirmative vote of the holders of shares entitling them to exercise all of the voting power of the corporation on such proposal, the following resolutions were adopted to amend the Articles:

RESOLVED, that the Articles of Incorporation of Universal Guaranty Life Insurance Company be, and the same hereby are, amended,

By striking out, in its entirety, Article FIFTH, thereof, which reads as follows:

"The Company shall have thirteen (13) directors, which number may be increased to not more than twenty-one (21) at the will of the shareholders representing a majority of the stock at any shareholders' meeting. All directors must be shareholders, and a majority of the directors must be citizens of the State of Ohio.

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, the director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of the shareholders and until the election and qualification of his successor."

And inserting, in lieu thereof, a new Article FIFTH reading as follows:

"The Company shall have five (5) directors, which number may be increased to not more than twenty-one (21) at the will of the shareholders representing a majority of the stock at any shareholders' meeting. All directors must be shareholders, and a majority of the directors must be citizens of the State of Ohio.

D0418-0755

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, any director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of the shareholders and until the election and qualification of his successor."

RESOLVED FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this meeting be, and the same hereby is, in all respects approved, authorized, and adopted, subject to changes therein as counsel for the corporation may deem necessary or advisable.

RESOLVED FURTHER, that the President or the Vice-President and the Secretary or an Assistant Secretary of the corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State of the State of Ohio, said Certificate of Amendment and to execute, deliver, and file any other Certificate or instrument which they may deem necessary or appropriate to render effective or otherwise fully to carry out the intent and purposes of these resolutions.

IN WITNESS WHEREOF, said Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, acting for and on behalf of said Company, have hereunto subscribed their names and caused the seal of said Company to be hereunto affixed this 30th day of March, 1978.

By Kendrick Brown
Kendrick Brown, President

By Hugh D. Wait
Hugh D. Wait, Secretary

LOH19-0?1?

State of Ohio
Office of the Attorney General

William J. Brown
Attorney General

[illegible]
First Assistant Attorney General
[illegible]
Chief Counsel
[illegible]
Executive Assistant Attorney General
[illegible]
Deputy Attorney General

May 8, 1978

Mr. Roy Nichols
Corporation Counsel
Secretary of State's Office
30 East Broad Street
Columbus, Ohio 43215

Re: CERTIFICATE OF AMENDMENT TO
ARTICLES OF INCORPORATION OF
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Dear Mr. Nichols:

Enclosed please find the Certificate of Amendment to the Articles of Incorporation of Universal Guaranty Life Insurance Company. Please be advised that this Certificate has been approved by this Office and the Department of Insurance.

RECEIVED
[illegible] 1978

Very truly yours,

WILLIAM J. [illegible]
Attorney General

Donald A. Antrim

[illegible] A. [illegible]
Assistant Attorney General

[illegible]

Enclosure

317-[illegible]3

APPROVED
By SP
Date 10-7-[illegible]
Amount [illegible]

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, Ohio domestic legal reserve insurance corporation, with its principal office located at Columbus, Ohio, do hereby certify that the holders of the shares of said Corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, took action to amend such Articles without a meeting by virtue of the authority granted said Shareholders under the Ohio General Corporation Act and the Code of Regulations of said Company on the 24 day of September, 1980, at which time and manner the following resolution was adopted to amend the Articles:

NOW, THEREFORE, BE IT RESOLVED, that said four hundred thousand (400,000) issued and outstanding common shares with a par value of Two Dollars and Fifty Cents ($2.50) be, and the same hereby are, changed into four hundred thousand (400,000) issued and outstanding common shares with a par value of Three Dollars ($3.00).

RESOLVED, FURTHER, in order to effect the foregoing change in the shares of the Corporation, Article Eighth of the Articles of Incorporation be, and it hereby is amended so that, as amended, it shall read as follows:

"EIGHTH: The number of shares which this corporation is authorized to have outstanding is four hundred thousand (400,000), all of which shall be common stock with a par value of Three Dollars ($3.00) each. The authorized capital stock of the Corporation may be increased in a manner provided by law, but in no event, the existing shareholders shall have no preemptive right to subscribe for or purchase such additional stock as may be authorized."

RESOLVED FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this meeting be, and the same hereby is, in all respects, approved, authorized and adopted, subject to such changes therein as counsel for the corporation may deem necessary or advisable.

RESOLVED, FURTHER, that the President or Vice-President and the Secretary or an Assistant Secretary of the corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State [illegible] said Certificate of Amendment and to [illegible] and [illegible] other certificate or [illegible] may be necessary or advisable [illegible]

[illegible]

IN WITNESS WHEREOF, said Kendrick Brown, President and Hugh D. Hait, Secretary of Universal Guaranty Life Insurance Company acting for and on behalf of said Corporation, have hereunto subscribed their names and caused the seal of said Corporation to be hereunto affixed this 20 day of September, 1980.

By: [illegible]
Kendrick Brown, President

By: [illegible]
Hugh D. Hait, Secretary

APPROVED:

WILLIAM J. BROWN, Attorney General

[illegible]
Assistant Attorney General
DEAN KELLENER

Date: October 3, 1980

Form C-403

UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.

I, ANTHONY J. CELEBREZZE, JR.,

Secretary of State of the State of Ohio, do hereby certify that the foregoing is an exemplified copy, carefully compared by me with the original record now in my official custody as Secretary of State, and found to be true and correct, of the

ARTICLES OF INCORPORATION of UNIVERSAL GUARANTY LIFE INSURANCE COMPANY, an Ohio corporation, Charter No. 355808, was incorporated on November 15th, 1966 and recorded on Roll 8480, Frame 1701; A Certificate of AMENDMENT was filed in this office on October 4th, 1974 and recorded on Roll E9, Frame 1536; A Certificate of AMENDMENT was filed in this office on May 9th, 1978 and recorded on Roll E416, Frame 714; A Certificate of AMENDMENT

filed in this office on the 7th day of October A.D. 1980 and recorded on (M) Roll (~~Volume~~) E817, Frame (~~Page~~) 0003 of the Records of Incorporations.

WITNESS my hand and official seal at Columbus, Ohio, this 18th day of November A.D. 1982

Anthony J. Celebrezze Jr.

ANTHONY J. CELEBREZZE, JR.
Secretary of State

BOOKUM & PEASE

APPROVED D... 6/21/83
FILE ...
... Commissioner
... Treasurer

By Judith P [illegible]

1450 1701

[illegible]

APPROVED
11-15-66
33500

ARTICLES OF INCORPORATION
OF
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

The undersigned, a majority of whom are citizens of the United States and of the State of Ohio, desiring to form an insurance corporation, for profit, and on the stock plan, under Chapters 1701 and 3907 of the Ohio Revised Code, do hereby certify:

FIRST: The name of the corporation is UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

SECOND: The place in the State of Ohio where its principal office is to be located is Franklin County, City of Columbus

THIRD: The purposes of the corporation are as follows:

(a) To make insurance upon lives of individuals, and to transact every type of insurance appertaining thereto or connected therewith, and to grant, purchase and dispose of annuities, and to make insurance against accidents to persons and sickness and temporary and permanent physical disability of individuals and doing all things necessary and incident thereto.

(b) To invest and reinvest its capital, surplus, and accumulations in such investments as may now or in the future be permitted by law as investments of legal reserve life insurance companies.

(c) To do all things necessary and proper to carry out the above purposes and to possess and have the right to exercise all powers and rights now or hereafter conferred by law upon domestic legal reserve life insurance companies under the laws of the State of Ohio.

FOURTH: All corporate powers of the company shall be exercised by the Board of Directors and the officers selected by the said Board of Directors.

FIFTH: The company shall have thirteen (13) directors, which number may be increased to not more than twenty-one (21) at the will of the shareholders representing a majority of the stock at any shareholders' meeting. [illegible] directors must be shareholders and a majority of the directors must be citizens of the State of Ohio.

BOOKUM & PEASE "NOTE" [illegible]

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, any director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of shareholders and until the election and qualification of his successor.

SIXTH: Vacancies on the Board of Directors shall be filled by a majority vote of the remaining directors, and the succeeding director shall fill the unexpired term of the director he is replacing, and until the election and qualification of his successor.

SEVENTH: The corporation shall have such officers as may from time to time be fixed by the Board of Directors. All officers shall be elected at the annual meeting and shall hold office for a term of one year unless sooner removed by the Board of Directors. Vacancies shall be filled by a majority vote of the Board of Directors.

EIGHTH: The number of shares which this corporation is authorized to have outstanding is Four Hundred Thousand (400,000), all of which shall be common stock with a par value of One Dollar ($1.00) each. The authorized capital stock of the corporation may be increased in a manner provided by law, but in such event, the existing stockholders shall have no pre-emptive right to subscribe for or purchase such additional stock as may be authorized.

NINTH: The company shall be incorporated with One Hundred Thousand Dollars ($100,000.00) paid-in-Capital and One Hundred Fifty Thousand Dollars ($150,000.00) contributed Surplus. Before the company proceeds to do business, the company shall obtain a final capitalization of Four Hundred Thousand Dollars ($400,000.00) paid-in-Capital and Six Hundred Thousand Dollars ($600,000.00) contributed Surplus; such surplus requirement is subject, however, to the provisions of Section 3907.05(A)(3) of the Revised Code of Ohio permitting less contributed surplus should the company begin the business of insurance with additional assets and particular advantages which, when combined with contributed surplus, will equal or exceed Six Hundred Thousand Dollars ($600,000.00), or, if the company should have adopted a plan which would enable it to transact business for a period of twenty-four months from the date of license without invading its capital; and this corporation shall not transact any insurance nor operate or attempt to operate as an insurance company until it has been duly and regularly licensed to transact insurance by the Superintendent of Insurance of the State of Ohio as provided by law.

TENTH: The shareholders and the Board of Directors of the company shall have the power to hold their meetings and to have an office or offices, subject to the provisions of the laws of the State of Ohio, outside of such state at such place or places as may from time to time be designated by them.

ELEVENTH: Each director and officer (and his heirs, executors and administrators) shall be indemnified by the corporation against reasonable costs and expenses incurred by him in connection with any action, suit or proceeding, or threatened action, suit or proceeding, to which he may be made a party by reason of his being or having been a director or officer of the corporation, except in relation to any action, suits or proceedings, in which he has been adjudged liable because of negligence or misconduct, which shall be deemed to include willful misfeasance, bad faith, gross negligence or the absence of an adjudication which expressly absolves the director or officer of liability to the corporation or its stockholders for negligence and misconduct, within the meaning thereof as used herein, or in the event of a settlement, each director and officer (and his heirs, executors and administrators) shall be indemnified by the corporation against payments made, including reasonable costs and expenses, provided that such indemnity shall be conditioned upon the prior determination by a resolution of two-thirds of those members of the Board of Directors of the corporation who are not involved in the action, suit or proceeding that the director or officer has no liability by reason of negligence or misconduct, within the meaning thereof as used herein, and provided further that if a majority of the members of the Board of Directors of the corporation are involved in the action, suit or proceedings, such determination shall have been made by a written opinion of independent counsel. Amounts paid in settlement shall not exceed costs, fees and expenses which would have been reasonably incurred if the action, suit or proceeding had been litigated to a conclusion. Such a determination by the Board of Directors or by independent counsel, and the payments of amounts by the corporation on the basis thereof shall not prevent a stockholder from challenging such indemnification by appropriate legal proceedings on the grounds that the person indemnified was liable to the corporation or its security holders by reason of negligence or misconduct, within the meaning thereof as used herein. The foregoing rights and indemnification shall not be exclusive of any other rights to which the officers and directors may be entitled according to law.

TWELFTH: A director shall not be disqualified from dealing with or contracting with the corporation as vendor, purchaser, employee, agent or otherwise; nor, in the absence of fraud, shall any transaction or contract or act of this corporation be void or in any way affected or invalidated by the fact that any director or any firm of which any director is a member or any corporation of which any director is a shareholder, director or officer is in any way interested in such transaction or contract or act provided the fact that such director or such firm or such corporation so interested shall be disclosed or shall be known to the Board of Directors or such members thereof as shall be present at any meeting of the Board of Directors at which action upon any such contract or transaction or act shall be taken; nor shall any such director be accountable or responsible to the company for or in respect to such transaction or contract or act of this corporation or for any gains or profits realized by him by reason of the fact that he or any firm of which he is a member or any corporation of which he is a shareholder, director or officer is interested in such action or contract; and any such director may be counted in determining the existence of a quorum of any meeting of the Board of Directors of the company which shall authorize or take action in respect to any such contract or transaction or act and may vote thereat to authorize, ratify, or approve any such contract or transaction or act, with like force and effect as if he or any firm of which he is a member or any corporation of which he is a shareholder, director or officer were not interested in such transaction or contract or act.

THIRTEENTH: From time to time any of the provisions of these Articles of Incorporation may be amended, altered or repealed and any other provisions authorized by the laws of the State of Ohio at the time in force may be added or inserted in the manner and at the time prescribed by said laws.

IN WITNESS WHEREOF, we have hereunto subscribed our names this [illegible] day of November, 19[illegible].

Jack D. Pauls

Hugh G. Wall

Gertrude Austin

Charles A. [illegible]

John A. Larson

3480 1735

John Norman [illegible]

Mark S. [illegible]

Robert A. Jennings

Kendrick Brown

Devereaux F. [illegible]

[illegible]

[illegible]

Robert G. [illegible]

Approved November 21, 1966

William B. Saxbe, Attorney General

1450 1716

RESOLVED: That Universal Guaranty Life Insurance Company of Ohio [illegible], and it does hereby consent, to the use by

Hugh D. [illegible]	Claude [illegible]
[illegible] McClintock	A. C. [illegible]
[illegible] Austin	[illegible]
Charles L. [illegible]	[illegible] D. Pauik
John [illegible] Pauik	[illegible]
[illegible]	[illegible]
[illegible] Brown	

and others, as incorporators, of the name "Universal Guaranty Life Insurance Company" as a corporate name, and that the Secretary of this Corporation [illegible], and he is hereby authorized and directed, as evidence of such consent, to furnish to said

Hugh D. [illegible]	Claude [illegible]
[illegible] McClintock	A. C. [illegible]
[illegible] Austin	[illegible]
Charles L. McKeever	[illegible] D. Pauik
John [illegible] Pauik	[illegible]
[illegible]	[illegible] Jenkins
[illegible] Brown	

for filing with the Secretary of State of Ohio, a certified copy of this resolution.

The undersigned certifies that he is the Secretary of Universal Guaranty Life Insurance Company of Ohio, an Ohio corporation, and that the foregoing is a true and correct copy of a resolution duly adopted by the Board of Directors of said corporation, at a meeting thereof [illegible] and held on [illegible], at which meeting a quorum of said Board was present, and that said resolution has not been rescinded or modified, and is still in full force and effect.

[illegible signature]

[illegible], Secretary

3430 1707

[illegible]

[illegible]

STATE OF OHIO

DEPARTMENT OF INSURANCE

[illegible]

COLUMBUS, OHIO

November 14, 1964

The Honorable Ted W. Brown
Secretary of State
State House
Columbus, Ohio

Dear Mr. Brown:

Please accept this letter as certification of compliance with Section 3907.05 (A) (1) of the Revised Code by the incorporators of Universal Guaranty Life Insurance Company. This statute provides that an escrow of $250,000.00 must be established by the incorporators of a life insurance company before filing the Articles of Incorporation with your office.

We have received certification by the Huntington National Bank as indicated by the attached copy and, therefore, request that you extend to these incorporators the services of your office.

Yours very truly,

DEPARTMENT OF INSURANCE

[illegible] E. Rouse
Assistant Director

[illegible]:je

B450 1705

The Huntington National Bank

[illegible]

[illegible]

[illegible] 14, 19[illegible]

Mr. William [illegible] [illegible]
Superintendent of [illegible]
State of Ohio
115 [illegible] [illegible] Street
Columbus, Ohio

Dear Mr. [illegible]:

We certify that we hold funds in the amount of $2[illegible].00 as [illegible] Agent for the [illegible] of [illegible] Life Insurance Company pursuant to Section 3907.[illegible] (A) (1) of the Revised Code of Ohio.

These funds will be held by our [illegible] until the release from the [illegible] is authorized by your Department.

Sincerely yours,

[illegible]
Trust Officer

[illegible]/[illegible]

B430 1739

Office of the Attorney General

STATE OF OHIO
COLUMBUS 43215

WILLIAM B. SAXBE
ATTORNEY GENERAL

GERALD A. DONAHUE
FIRST ASSISTANT ATTORNEY GENERAL

FRED G. REINERS
CHIEF COUNSEL

November 15, 1966

Hon. Ted W. Brown
Secretary of State
State House
Columbus, Ohio

Dear Sir:

Enclosed please find Articles of Incorporation of UNIVERSAL GUARANTY LIFE INSURANCE COMPANY with my certificate thereon. I certify that said articles are in accordance with Sections 3907.01 to 3907.21, inclusive, Revised Code, and not inconsistent with the Constitution and laws of the United States and of this state.

Very truly yours,

WILLIAM B. SAXBE
Attorney General

Encl.

E 610-1..6

APPROVED
By
10/4/74
25

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, an Ohio domestic legal reserve insurance corporation, with its principal office located at Columbus, Ohio, do hereby certify that the holders of the Shares of said Corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, took action to amend such Articles without a meeting by virtue of the authority granted said Shareholders under the Ohio General Corporation Act and the Code of Regulations of said Company on the 16th day of August, 1974, at which time and manner the following resolution was adopted to amend the Articles:

> NOW, THEREFORE, BE IT RESOLVED, that said four hundred thousand (400,000) issued and outstanding common shares with a par value of One Dollar ($1.00) be, and the same hereby are, changed into four hundred thousand (400,000) issued and outstanding common shares with a par value of Two Dollars and Fifty Cents ($2.50).
>
> RESOLVED, FURTHER, in order to effect the foregoing change in the shares of the Corporation, Article Eighth of the Articles of Incorporation be, and it hereby is amended so that, as amended, it shall read as follows:
>
> "EIGHTH: The number of shares which this corporation is authorized to have outstanding is four hundred thousand (400,000), all of which shall be common stock with a par value of Two Dollars and Fifty Cents ($2.50) each. The authorized capital stock of the corporation may be increased in a manner provided by law, but in no event, the existing shareholders shall have no preemptive right to subscribe for or purchase such additional stock as may be authorized."
>
> RESOLVED, FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this Meeting be, and the same hereby is, in all respects, approved authorized and adopted, subject to such changes therein as counsel for the corporation may deem necessary or advisable.
>
> RESOLVED, FURTHER, that the President or Vice-President and the Secretary or an Assistant Secretary of the corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State of the State of Ohio, said Certificate of Amendment and to execute, deliver and file any other certificate or instrument which they may deem necessary or appropriate to render effective or otherwise fully to carry out the intent and purposes of these resolutions.

E-769-1527

IN WITNESS WHEREOF, said Kendrick Brown, President and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance acting for and on behalf of said Corporation, have hereunto subscribed their names and caused the seal of said Corporation to be hereunto affixed this 27th day of September, 1974.

By Kendrick Brown
Kendrick Brown, President

By
Hugh D. Wait, Secretary

APPROVED:

William J. Brown, Attorney General

James F. Mosier
James F. Mosier, Assistant Attorney General

Date: October 3, 1974

0416-0714

5-4-77

CERTIFICATE OF AMENDMENT

TO ARTICLES OF INCORPORATION

OF

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, an Ohio corporation, with its principle office located at 1550 West Henderson Road, Columbus, Ohio, do hereby certify that a meeting of the holders of the shares of said corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, was duly called and held on the 30th day of March, 1978, at which meeting a quorum of such shareholders was present in person or by proxy, and that by the affirmative vote of the holders of shares entitling them to exercise all of the voting power of the corporation on such proposal, the following resolutions were adopted to amend the Articles:

RESOLVED, that the Articles of Incorporation of Universal Guaranty Life Insurance Company be, and the same hereby are, amended,

By striking out, in its entirety, Article FIFTH, thereof, which reads as follows:

"The Company shall have thirteen (13) directors, which number may be increased to not more than twenty-one (21) at the will of the shareholders representing a majority of the stock at any shareholders' meeting. All directors must be shareholders, and a majority of the directors must be citizens of the State of Ohio.

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, any director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of the shareholders and until the election and qualification of his successor."

And inserting, in lieu thereof, a new Article FIFTH reading as follows:

"The Company shall have five (5) directors, which number may be increased to not more than twenty-one (21) at the will of the shareholders representing a majority of the stock at any shareholders' meeting. All directors must be shareholders, and a majority of the directors must be citizens of the State of Ohio.

0418-0715

All directors shall be elected at each annual meeting of shareholders and shall serve until the next annual meeting of shareholders and until the election and qualification of their successors. In the case of any increase in the number of directors, any director chosen to fill any vacancy created by such increase shall hold office until the next annual meeting of the shareholders and until the election and qualification of his successor."

RESOLVED FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this meeting be, and the same hereby is, in all respects approved, authorized, and adopted, subject to changes therein as counsel for the corporation may deem necessary or advisable.

RESOLVED FURTHER, that the President or the Vice-President and the Secretary or an Assistant Secretary of the corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State of the State of Ohio, said Certificate of Amendment and to execute, deliver, and file any other Certificate or instrument which they may deem necessary or appropriate to render effective or otherwise fully to carry out the intent and purposes of these resolutions.

IN WITNESS WHEREOF, said Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, acting for and on behalf of said Company, have hereunto subscribed their names and caused the seal of said Company to be hereunto affixed this 30th day of March, 1978.

By Kendrick Brown
Kendrick Brown, President

By Hugh D. Wait
Hugh D. Wait, Secretary

LO4 [illegible]

State of Ohio
Office of the Attorney General

William J. Brown
Attorney General

[illegible]
First Assistant Attorney General
[illegible]
Chief Counsel
G. [illegible]
Executive Assistant Attorney General
P. [illegible]
Deputy Attorney General

May 8, 1978

Mr. Roy Nichols
Corporation Counsel
Secretary of State's Office
30 East Broad Street
Columbus, Ohio 43215

Re: CERTIFICATE OF AMENDMENT TO
ARTICLES OF INCORPORATION OF
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Dear Mr. Nichols:

Enclosed please find the Certificate of Amendment to the Articles of Incorporation of Universal Guaranty Life Insurance Company. Please be advised that this Certificate has been approved by this Office and the Department of Insurance.

RECEIVED
MAY 9 1978

Very truly yours,

WILLIAM J. BROWN
Attorney General

Donald A. Antrim

DONALD A. ANTRIM
Assistant Attorney General

[illegible]

Enclosure

[illegible] 30 East Broad Street Columbus, Ohio [illegible]

517-[illegible]3

APPROVED
By SP
Date 10-7-80
Amount 35.00

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Wait, Secretary, of Universal Guaranty Life Insurance Company, Ohio domestic legal reserve insurance corporation, with its principal office located at Columbus, Ohio, do hereby certify that the holders of the shares of said Corporation entitling them to vote on the proposal to amend the Articles of Incorporation thereof, as contained in the following resolution, took action to amend such Articles without a meeting by virtue of the authority granted said Shareholders under the Ohio General Corporation Act and the Code of Regulations of said Company on the 24 day of September, 1980, at which time and manner the following resolution was adopted to amend the Articles:

NOW, THEREFORE, BE IT RESOLVED, that said four hundred thousand (400,000) issued and outstanding common shares with a par value of Two Dollars and Fifty Cents ($2.50) be, and the same hereby are, changed into four hundred thousand (400,000) issued and outstanding common shares with a par value of Three Dollars ($3.00).

RESOLVED, FURTHER, in order to effect the foregoing change in the shares of the Corporation, Article Eighth of the Articles of Incorporation be, and it hereby is amended so that, as amended, it shall read as follows:

"EIGHTH: The number of shares which this corporation is authorized to have outstanding is four hundred thousand (400,000), all of which shall be common stock with a par value of Three Dollars ($3.00) each. The authorized capital stock of the Corporation may be increased in a manner provided by law, but in no event, the existing shareholders shall have no preemptive right to subscribe for or purchase such additional stock as may be authorized."

RESOLVED FURTHER, that the Certificate of Amendment of the Articles of Incorporation submitted to this meeting be, and the same hereby is, in all respects, approved, authorized and adopted, subject to such changes therein as counsel for the corporation may deem necessary or advisable.

RESOLVED, FURTHER, that the President or Vice-President and the Secretary or an Assistant Secretary of the corporation be, and they hereby are, authorized and directed to execute and file in the Office of the Secretary of State of the State of Ohio said Certificate of Amendment and to execute, deliver and file any other certificate or instrument which they may deem necessary or advisable [illegible] otherwise fully to carry out the intent [illegible] resolution.

[illegible] 061

[illegible] WHEREOF, said Kendrick Brown, President and Hugh D. [illegible], Secretary of Universal Guaranty Life Insurance Company acting for and on behalf of said Corporation, have hereunto subscribed their names and caused the seal of said Corporation to be hereunto affixed this 26 day of September, 1980.

By: [signature]
Kendrick Brown, President

By: [signature]
Hugh D. Wait, Secretary

APPROVED:

[illegible] BROWN, Attorney General

[signature]
Assistant Attorney General
[illegible]
October 3, 1980

Form C-413

UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.

I, SHERROD BROWN,

Secretary of State of the State of Ohio, do hereby certify that the foregoing is an exemplified copy, carefully compared by me with the original record now in my official custody as Secretary of State, and found to be true and correct, of the

Articles of Incorporation of UNIVERSAL GUARANTY LIFE INSURANCE COMPANY, an Ohio corporation, Charter #355808, filed November 15, 1966 recorded Roll B480 Frame 1701; Certificate of Amendment filed October 4, 1974 recorded Roll E9 Frame 1536; Certificate of Amendment filed May 9, 1978 recorded Roll E416 Frame 714; Certificate of Amendment

filed in this office on the 7th day of October A.D. 1980 and recorded on ([illegible]) Roll ([illegible] E817 ,Frame ([illegible]) 3 of the Records of Incorporations.

WITNESS my hand and official seal at Columbus, Ohio, this 16th day of March A.D. 19 83

Sherrod Brown

SHERROD BROWN
Secretary of State

DUE DATE ON OR AFTER JANUARY 1 DELINQUENT AFTER JULY 1

CORPORATION ANNUAL REPORT 1984

FLORIDA DEPARTMENT OF STATE
George Firestone
Secretary of State
DIVISION OF CORPORATIONS

FILED
JAN [illegible]
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Read Notice and Instructions on Other Side Before Making Entries
Filing Fee of $10 Required — Make Checks Payable To: Secretary of State

Name and Address of Corporation Principal Office

P 850956
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH. 43220

Street Address
P.O. Box No.
City
State
Zip Code

2. Date Incorporated or Qualified to Do Business in Florida: 06/30/1963
3. Federal Employer Identification Number: 31-0727974

4. Names and Street Addresses of Each Officer and Director as of December 31, 1983

Name of Officers and Directors	Title	Street Address	City and State
HECKUSH, KENNETH C.	P/D	4025 MUNFORD CT.	COLUMBUS, OH.
KRAFT, JOHN E., JR.	S/V/D	5138 NANTUCKET AVE.	COLUMBUS, OH.
WAIT, HUGH C.	VD	266 BEVERLY PL.	WORTHINGTON, OH.
GIBBS, KENNETH S.	T/D	842 CLAYTON DR.	WORTHINGTON, OH.
BROWN, KENDRICK	D	330 OLENTANGY FORREST	COLUMBUS, OH.
DANNENBURG, MARTIN E.	D	2307 ANITA RD.	BALTIMORE, MD.

Registered Agent Information

Name and Address of Current Registered Agent

SIMS, J. C.
156 JACKSON ST.
WEST PALM BEACH, FL. 33406

Signature
Registered Agent accepting Appointment

Date

Signature: [illegible]
Date: 2/13/[illegible]
Typed or Printed Name: Kenneth Gibbs

90 DAY NOTICE OF INTENT TO DISSOLVE

ANNUAL REPORT
1985

Read Notice and Instructions on Other Side Before Making Entries

Filing Fee of $20 Required — Make Checks Payable To Secretary of State

856956 8
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH. 43220

06/30/1983 | 31-0727974 | 06/08/1984

Names of Officers and Directors	Title	Street Address	City, State and Zip Code
ALEKUSH, KENNETH C.	P/D	4225 MUMFORD CT.	COLUMBUS, OH.
KRAFT JR, JOHN C	S/V/D	1133 NANTUCKET AVE	COLUMBUS, OH 0000
WAIT, HUGH D	D	266 BEVERLY PL	WORTHINGTON, OH 0000
~~GIBBS, KENNETH E.~~ ELDER, JEFFREY L.	~~T/D~~ T/D	~~843 CLAXTON DR.~~ 11303 HUNTINGTON WAY NW	~~WORTHINGTON, OH.~~ PICKERINGTON, OH.
BROWN, KENDRICK	D	350 OLENTANGY FORREST	COLUMBUS, OH.
~~LAUVENBURG, MARTIN E.~~	~~D~~	~~8107 ANITA RD.~~	~~BALTIMORE, MD.~~

(See Attached)

Registered Agent Information

SIMS, J. C.
163 JACKSON ST.
WEST PALM BEACH, FL. 33406

$3.00 additional fee required for Registered Agent changes.

Jeffrey L Elder 7/15/85

Jeffrey L. Elder Treasurer (614) 457-2100

$5 additional fee required for a Certificate of Status

RICHMOND, ALLAN	V	2055 IMPERIAL DRIVE, NE	ATLANTA, GEORGIA
BOULANGER, DONALD R.	V	11601 WILSHIRE BLVD.	LOS ANGELES, CALIFORNIA
JENKINS, ROBERT K.	V	1144 COUNTRY COURT	LAWRENCEVILLE, GEORGIA
KEITH B. BUSH	V	537 ROCKY FORK COURT	GAHANNA, OHIO
BINGEL, WILLARD A.	V	143 CARROWMOOR COURT	DUBLIN, OHIO
LEONARD, DAVID A.	V	3175 NORTHBROOK DRIVE	CHAMBLEE, GEORGIA
MCGIMSEY, ARTHUR R.	V	5299 LAKE SPRING DRIVE	DUNWOODY, GEORGIA
CONLAN, TERRENCE J.	V	26304 PLANATION DRIVE, NE	ATLANTA, GEORGIA
CUTLER, BENJAMIN M., II	D	7545 BRIDGEGATE COURT	DUNWOODY, GEORGIA
SCHWARTZ, RICHARD A.	D	4546 SHARON VALLEY COURT	DUNWOODY, GEORGIA
SALTZMAN, ROBERT P.	D	620 BLUE TEAL COURT	ATLANTA, GEORGIA

DUE DATE ON OR AFTER JANUARY 1 DELINQUENT AFTER JULY 1 OF EACH YEAR

CORPORATION

ANNUAL REPORT

1986

FLORIDA DEPARTMENT OF STATE
George Firestone
Secretary of State
DIVISION OF CORPORATIONS

DO NOT WRITE IN THIS SPACE

Read Notice and Instructions on Other Side Before Making Entries

Filing Fee of $20 Required – Make Checks Payable To: *Secretary of State*

1 Name and Address of Corporation Principal Office

[illegible]
[illegible] leah Drive
[illegible] Neck, New Jersey 07722

If above address is incorrect in any way, enter the correct address in item 2. Include Zip Code

2 Enter Change of Address of Corporation Principal Office. P.O. Box Number Alone is NOT Sufficient

Street Address 21

P.O. Box No. 22

City and State 23

Zip Code 24

Date Incorporated or Qualified to Do Business in Florida: 2-8-82

4 Federal Employer Identification Number (FEIN): 13-[illegible]

5 Date of Last Report

6 Names and Street Addresses of Each Officer and Director as of December 31, 1985

Names of Officers and Directors	Title	Street Address of Each Officer and Director (Do NOT Use Post Office Box Numbers)	City and State
[illegible]els H. Johnsen	P/D	14 Hialeah Drive	Colts Neck, New Jersey
[illegible]rlene H. Johnsen	S/D	14 Hialeah Drive	Colts Neck, New Jersey
[illegible]orman H. Sparber	D	61 Broadway, 18th Floor	New York, New York

REGISTERED AGENT INFORMATION

7 Name and Address of Current Registered Agent

C T CORPORATION SYSTEM
8751 WEST BROWARD BLVD.
PLANTATION, FL 33324

8 Name and Address of New Registered Agent

Name 81

Street Address (Do NOT Use P.O. Box Number) 82

City and State 83 FL. Zip Code 84

Pursuant to the provisions of Sections 607.034 and 607.037, Florida Statutes, the above-named corporation, qualified to transact business in the State of Florida, submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by resolution duly adopted by its board of directors on

I accept the appointment of registered agent. I am familiar with, and accept the obligations of Section 607.325 F.S.

Signature ____ DATE ____
(Registered Agent Accepting Appointment)

$3 Additional Fee required for Registered Agent changes.

IMPORTANT – THIS SECTION MUST BE COMPLETED: [illegible] articles to reflect an increase [illegible] number of shares since the last annual report? YES ☐ NO ☒

IMPORTANT – THIS SECTION MUST BE COMPLETED IF ITEM [illegible] YES: Was said amendment been filed with this office? YES ☐ NO ☐ If the answer is no, this report cannot be processed until the amendment has been filed.

*See signature restrictions under instructions on reverse side of this form.

I Certify That I Am An Officer of the Corporation, the Receiver or Trustee Empowered to Execute This Report as Required by Chapter 607 F.S. I Further Certify That I Understand My Signature On This Report Shall Have the Same Legal Effects As If Made Under Oath. (Officer signing must be listed in Block 6)

Signature of Officer: [illegible] Date: 7 [illegible]

Telephone Number

[illegible] ☐

$5 Additional Fee required for a Certificate of Status.

FILE NOW! ANNUAL REPORT DELINQUENT AFTER JULY 1, 1987

CORPORATION

ANNUAL REPORT
1987

FLORIDA DEPARTMENT OF STATE
George Firestone
Secretary of State
DIVISION OF CORPORATIONS

87 JUL -3 PM 3:08

Read Notice and Instructions on Other Side Before Mailing Form
Filing Fee of $25 Required — Make Checks Payable To: Secretary of State

Name and Address of Corporation Principal Office

496756
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH 43220

2. Enter Change of Address of Corporation Principal Office. P.O. Box Number Alone is NOT Sufficient

Street Address 21
P.O. Box No. 22
City and State 23
Zip Code 24

Date Incorporated or Qualified in Florida: 06/30/1983
Federal Employer Identification Number (FEI): 31-0727974
Date of Last Report: 08/23/1986

Name of Officers and Directors	Title	Street Address of Each Officer and Director (Do NOT Use Post Office Box Numbers)	City and State
~~ALEXANDER, KENNETH C.~~	~~P/D~~	~~5600 CAROL PLACE~~	~~ATLANTA, GA~~
Ryan, John S.	P/D	5684 Windwood Drive	Dublin, OH
KRAFT JR, JOHN C.	S/V/D	1138 NANTUCKET AVE	COLUMBUS, OH
BLAKE, KEITH R.	V/D	537 ROCKY FORK CT.	GAHANNA, OH
~~ELDER, JEFFREY L.~~	~~T/D~~	~~HUNTINGTON~~	~~WORTHINGTON, OH~~
Pullo, Barbara A.	T	125 Inland Drive	Atlanta, GA
~~[illegible]~~	~~D~~	~~350 CLENTANGY~~	~~COLUMBUS, OH~~
Hengel, Williard A.	V/D	143 Curramoor Court	Dublin, OH
RICHMOND, ALLAN	V	2055 IMPERIAL DRIVE, NE	ATLANTA, GA

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

June 24, 1987

John C. Kraft, Jr. Vice President/Secretary (614) 457-2100

FILE NOW! ANNUAL REPORT DELINQUENT AFTER JULY 1ST.

CORPORATION

ANNUAL REPORT

1988

FLORIDA DEPARTMENT OF STATE
Secretary of State
DIVISION OF CORPORATIONS

Filing Fee of $25 Required – Make Checks Payable To Secretary of State

856956

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH. 43220

Street Address 21

PO Box No. 22

City and State 23

Zip Code 24

Federal Employer Identification Number (FEI): 31-0727974

Date of Last Report: 07/03/1987

Date incorporated or Qualified: 06/30/1983

Names of Officers and Directors	Title	Street Address of Each	City and State
RYAN, JOHN S.	P/D	5584 WINDWOOD DR.	DUBLIN, OH.
RAFT JR, JOHN C	S/V/D	1138 NANTUCKET AVE	COLUMBUS, OH
RUSH, KEITH B.	V/D	537 ROCKY FORK CT.	GAHANNA, OH
ADLO, BARBARA A.	T	125 INLAND DR.	ATLANTA, GA.
Ross, William R.	V.P	5320 Sanctuary Drive	Worthington, Oh
..., ALLAN	V.	2055 IMPERIAL DRIVE, NE	ATLANTA, GA

REGISTERED AGENT INFORMATION

FIRTSS, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

DATE

April 1, 19..

Senior V.P., Secretary

Kraft, Jr.

800-750-2100

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FILED

1989 ... 10 AM 11: 00

SECRETARY OF STATE
CORPORATION DIVISION
TALLAHASSEE, FLORIDA

ANNUAL REPORT
1989

Filing Fee of $35 Required — Make Checks Payable To: Secretary of State

ZIP + 4

856956 9
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH. 43220-3626

	06/30/1983		31-0727974		04/11/1988

P/D	RYAN, JOHN S.	5584 WINDWOOD DR.	DUBLIN, OH.
EV/D	KRAFT, JOHN C., JR.	1138 NANTUCKET AVE	COLUMBUS, OH
S/D	BUSH, KEITH B.	537 ROCKY FORK CT.	GAHANNA, OH
T	[illegible]	[illegible]	[illegible]
	Lafont, George R.	1139 Carrollton Ave	Metairie, LA
D	HESS, WILLIAM R.	3326 SANCTUARY DRIVE	WORTHINGTON, OH.
S	[illegible]	[illegible]	[illegible]
	..., Rodney M.	7369 Placid Ave	Worthington, OH

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

FILE NOW! THIS ANNUAL REPORT WILL BE DELINQUENT AFTER JULY 1ST

CORPORATION

ANNUAL REPORT

1990

FLORIDA DEPARTMENT OF STATE

Secretary of State

DIVISION OF CORPORATIONS

RECEIVED FEB 5 1990

Filing Fee of $35 Required — Make Checks Payable To: Secretary of State

856956 8

ZIP + 4 PRESORT

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1550 OLD HENDERSON RD.
COLUMBUS, OH. 43220-3626

Street Address: 5250 South Sixth Street Road

P.O. Box 5147

Springfield, IL

62705

06/30/1983 FEI Number 31-0727974

P/D	~~RYAN, JOHN S.~~ Melville, James E.	~~5880 WOODWOOD DR.~~ 5250 South Sixth Street Rd.	~~DUBLIN, OH.~~ Springfield, IL
S/V/D	~~KNAPP, JOHN C., JR.~~ Miller, Luther C.	~~1788 NANTUCKET AVE.~~ 5250 South Sixth Street Rd.	~~COLUMBUS, OH.~~ Springfield, IL
V/D	BUSH, KEITH B.	~~5037 ROCKY FORK CT.~~ 5250 South Sixth Street Rd.	~~GAHANNA, OH.~~ Springfield, IL
T/D	~~LAFONT, DENNIS J.~~ Francis, George E.	~~1758 CARROLLTON AVENUE~~ 5250 South Sixth Street Rd.	~~METAIRIE, LA.~~ Springfield, IL
V/D	HESS, WILLIAM R.	8326 SANCTUARY DRIVE	WORTHINGTON, OH.
V	~~LYND, RODNEY W.~~ Miller, Theodore C.	~~7988 PLACID AVENUE~~ 5250 South Sixth Street Rd.	~~WORTHINGTON, OH.~~ Springfield, IL

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

FILE NOW! CORPORATE STATUS WILL BE DELINQUENT AFTER JULY 1ST.

CORPORATION

ANNUAL REPORT

1991

FLORIDA DEPARTMENT OF STATE

Secretary of State

DIVISION OF CORPORATIONS

FILING FEE OF $61.25 REQUIRED

DOCUMENT #856856 (8)

ZIP + 4 PRESORT

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD, IL 62708-5147

DO NOT WRITE IN THIS SPACE

2. Street Address

P.O. Box No.

City and State

Zip Code

Date Incorporated or Qualified to do Business in Florida: 08/30/1983

FEI Number: 31-0727974

Title	Names of Officers and Directors	Street Address of Each Officer and Director	City and State
P/D	MELVILLE, JAMES E.	5250 S 6TH ST ROAD	SPRINGFIELD, IL
V/D	MILLER, LUTHER C.	5250 S 6TH STREET ROAD	SPRINGFIELD, IL
D	BUSH, KEITH B.	5250 S 6TH ST ROAD	SPRINGFIELD, IL
T/D	FRANCIS, GEORGE E.	5250 S 6TH STREET RD	SPRINGFIELD, IL
V/D	HESS, WILLIAM R.	8328 SANCTUARY DRIVE	WORTHINGTON, OH.
V/C	MILLER, THEODORE C.	5250 S 6TH ST ROAD	SPRINGFIELD, IL

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

FILING FEE OF $61.25 REQUIRED—Make Checks Payable To: Secretary of State. $8.75 Additional Fee required for a Certificate of Status

FILE NOW! CORPORATE STATUS WILL BE DELINQUENT AFTER JULY 1ST.

1992

SEC. OF STATE
CORPORATIONS DIV
TALLAHASSEE, FLA
FILED

FILING FEE $61.25 Make Payable To: *Secretary of State*

DOCUMENT #858956 (8)

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62703-5128

06/30/1983

02/26/1991 | 31-0727974 | $8.75

P/D	~~MELVILLE, JAMES B.~~ John K. Cantrell	5250 S 6TH ST ROAD	SPRINGFIELD, IL
V/D	MILLER, LUTHER C.	5250 S 6TH STREET ROAD	SPRINGFIELD, IL
B	BUSH, KEITH B.	5250 S 6TH ST ROAD	SPRINGFIELD, IL
T/D	FRANCIS, GEORGE E.	5250 S 6TH STREET RD	SPRINGFIELD, IL
~~V/D~~	~~HESS, WILLIAM R.~~	~~8826 [illegible] DRIVE~~	~~[illegible], OH~~
V	MILLER, THEODORE C.	5250 S 6TH ST ROAD	SPRINGFIELD, IL

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

X

SIGNATURE [illegible]

February [illegible]

File Now Filing Fee after May 1 is $225.00

1993

APPROVED
AND
FILED

1993 MAR -8 PM 2:07

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DOCUMENT # 856858 (8)

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL

06/30/1983 02/27/1992

310727974

ANNUAL REPORT $61.25 + $138.75 CORPORATION SUPPLEMENTAL FEE
MAKE CHECK PAYABLE TO DEPARTMENT OF STATE

$8.75

$5.00

$138.75

62705 62703

Name and Address of Current Registered Agent

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE FL 32301

Name and Address of New Registered Agent

FL

P.D
CANTRELL, JOHN K.
5250 S 6TH ST ROAD
SPRINGFIELD IL

V.D
MILLER, LUTHER C.
5250 S 6TH STREET ROAD
SPRINGFIELD IL

V
BUSH, KEITH B.
5250 S 6TH ST ROAD
SPRINGFIELD IL

F
FRANCIS, GEORGE E.
5250 S 6TH STREET RD
SPRINGFIELD IL

V.C
MILLER, THEODORE C.
5250 S 6TH ST ROAD
SPRINGFIELD IL

President
Melville, James E.

FILE NOW: FILING FEE AFTER MAY 1 IS $225.00

APPROVED AND FILED

94 MAR 23 AM 7:31

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CORPORATION ANNUAL REPORT
1994

FLORIDA DEPARTMENT OF STATE
Jim Smith
Secretary of State
DIVISION OF CORPORATIONS

DOCUMENT # 858956 (8)

1. Corporation Name
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Mailing Address
5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62703

Principal Place of Business
5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62703

DO NOT WRITE IN THIS SPACE

2. Mailing Address
21. P.O. Box 5147
22.
23. Springfield, IL
24. 62705 25. County: Sangamon

2a. Principal Place of Business
26.
27.
28. City & State
29. Zip 30. Country

3. Date Incorporated or Qualified: 06/30/1983
3a. Date of Last Report: 03/08/1993
4. FEI Number: 31-0727974
5. Certificate of Status Desired: $8.75
6. Election Campaign Financing Trust Fund Contribution
7. Nonprofit Exempt from $138.75 Supplemental Fee
$5.00 May Be Added to Fees
8. The corporation has assets in Florida subject to Florida Statutes: Yes / No

9. Name and Address of Current Registered Agent
HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE FL 32301

10. Name and Address of New Registered Agent
81. Name
82. Street Address (P.O. Box Number is Not Acceptable)
83.
84. City FL 85. Zip

11. SIGNATURE ... DATE

12. CURRENT OFFICERS AND DIRECTORS

P
MELVILLE, JAMES E.
5250 S 6TH ST ROAD
SPRINGFIELD IL

V/D
~~MILLER, LUTHER C~~
~~5250 S 6TH STREET ROAD~~
~~SPRINGFIELD IL~~

V
~~BUSH, KEITH B.~~
~~5250 S 6TH ST ROAD~~
~~SPRINGFIELD IL~~

T
FRANCIS, GEORGE E.
5250 S 6TH STREET RD
SPRINGFIELD IL

V/C
MILLER, THEODORE C.
5250 S 6TH ST ROAD
SPRINGFIELD IL

13. ADDITIONS TO OFFICERS AND DIRECTORS

Chairman & CEO
Larry E. Ryherd
5250 South 6th Street
Springfield, IL 62703

Vice Chairman
Thomas F. Morrow
5250 South 6th Street
Springfield, IL 62703

SIGNATURE: Theodore C. Miller 2/18/94 217-786-4300

FILE NOW: FILING FEE AFTER MAY 1 IS $225.00

APPROVED AND FILED

95 MAR -1 PM 4:24

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1995

DOCUMENT # 856956 (8)

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62703

PO BOX 5147
SPRINGFIELD IL 62705
US

DO NOT WRITE IN THIS SPACE

3. Date Incorporated or Qualified: 08/30/1983
3a. Date of Last Report: 03/28/1994

4. FEI Number: 31-0727974

5. Certificate of Status Desired ☐ $8.75 Additional Fee Required

6. Election Campaign Financing Trust Fund Contribution ☐ $5.00 May Be Added

8. This corporation has liability for intangible tax under S. Florida Statutes ☐ Yes ☒ No

9. Name and Address of Current Registered Agent

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE FL 32301

10. Name and Address of New Registered Agent

FL

P	MELVILLE, JAMES E. 5250 S 6TH ST ROAD SPRINGFIELD IL
CEO	RYHERD, LARRY E 5250 S 6TH ST SPRINGFIELD IL
VC	MORROW, THOMAS F 5250 S 6TH STREET SPRINGFIELD IL
T	FRANCIS, GEORGE E 5250 S 6TH ST SPRINGFIELD IL
VC	MILLER, THEODORE C. 5250 S 6TH ST SPRINGFIELD IL

SIGNATURE:

Theodore C. Miller, V. President

217-786-4300