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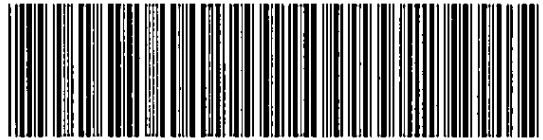
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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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 4) 16 years
(DATE OF INCORPORATION) (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)

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). 400,000 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.

Arnold J. Smith
SECRETARY OF ASSISTANT SECRETARY

John C. Kraft, Jr.
PRESIDENT OF VICE PRESIDENT

STATE OF
COUNTY OF

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 11TH DAY
OF April, 19 83, BY JOHN C. KRAFT, JR.
(NAME OF OFFICER)
GENERAL VICE PRES. OF UNIVERSAL GUARANTY LIFE
(TITLE OF OFFICER) (NAME OF CORPORATION)
A CHICAGO CORPORATION, ON BEHALF OF THE CORPORATION
(STATE OR COUNTRY)

(SEAL)

Earl Silvers
NOTARY PUBLIC

EARL SILVERS
NOTARY PUBLIC STATE OF OHIO
MY COMMISSION EXPIRES APR. 22, 1985

IS (ARE) A

FLORIDA SECRETARY OF STATE, DIVISION OF CORPORATIONS



APPROVED Date 6/21/83 1711

BILL LANCER

Insurance Commissioner
and Treasurer

OFFICES OF INCORPORATION

By Judith P. Lancer SECRETARY OF STATE LIFE INSURANCE DIVISION

APPROVED

33506

The undersigned, a Secretary of State and citizens of the United States and of the State of Ohio, desiring to form an insurance corporation for profit, under the laws of Ohio, Chapter 171, and 1711 of the Ohio Revised Code, do hereby certify that the following is the true and correct copy of the articles of incorporation of the corporation named above.

ARTICLE I The name of the corporation is UNIVERSAL GUARANTY LIFE INSURANCE COMPANY.

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

ARTICLE III The purposes of the corporation are as follows:

1. To receive and invest funds of contributors, and to transact every legitimate insurance business, including the issue of contracts of insurance, and to accept, purchase and dispose of annuities, and to make investments, current receipts to persons and such other and important and pertinent physical attributes of participants and accept all terms necessary and incident thereto.

2. To receive and disburse the capital, surplus, and accumulations of such contributions as may now or in the future be permitted by the laws of the State of Ohio relating to life insurance companies.

3. To do all things necessary and proper to carry out the above purposes and to exercise and have the right to exercise all powers and rights now or hereafter conferred by the laws of the State of Ohio relating to life insurance companies under the laws of the United States.

ARTICLE IV All corporate powers of the company shall be exercised by the Board of Directors and the officers as provided by the laws of the State of Ohio.

ARTICLE V The company shall have the right to issue and sell shares of stock, which shall be subject to the provisions of the laws of the State of Ohio relating to the issue and sale of shares of stock of any corporation, and to the provisions of the laws of the State of Ohio relating to the issue and sale of shares of stock of any corporation.

1480 1702

Articles of Incorporation
National Guaranty Life Insurance Company

-2-

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 its 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 2907.05(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 loading its capital; and this corporation shall not transact any business 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 in law.

Articles of Incorporation
 National Guaranty Life Insurance Company

(1731) 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.

(1732) 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, suit or proceeding, in which he has been adjudged liable because of negligence or misconduct, which shall be deemed to include willful trespasses, 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 proceeding, such determination shall have been made by a written opinion of independent counsel. Amounts paid in settlement shall not cover 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 payment 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 because 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.

(1733) No director shall be disqualified from dealing with or contracting with the corporation as a 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.

Articles of Incorporation
Mutual Guaranty Life Insurance Company

1950 174

Notwithstanding the fact that such director or such firm or such corporation
as hereinafter 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 gain or profits realized
by him by reason of the fact that he or any firm of which he is a partner
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
concluded in determining the existence of a question 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 any vote
thereof 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
partner or any corporation of which he is a shareholder, director or
officer were not interested in such transaction or contract or act.

WHEREAS 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 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 17th day
of November, 1940.

James M. Franklin
James M. Franklin
Charles C. Franklin
Charles C. Franklin
John L. Franklin

BOOKING PLEASE "NEWSPAPER"

"NEWSPAPER" (8)

Articles of Incorporation
 Universal Guaranty Life Insurance Company

1950 17.5

-3-

John P. ...
 ...
...
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...
 ...
...
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Devermont ...
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...
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Approved December 17, 1946

Attest: B. ... Attorney General

1480 1706

RESOLVED, that Universal Guaranty Life Insurance Company of Ohio
do hereby certify, and it does hereby certify, in the said bill

Hugh D. Paul
George A. Austin
Charles A. McKeown
John N. Paul
Mark S. Paul
Robert A. Paul

Charles H. Paul
A. C. Allen
John A. Paul
John D. Paul
Robert A. Paul
Robert A. Paul

and hereby do hereby certify, of the new Universal Guaranty Life
Insurance Company as a corporate name, and that the Secretary of this
corporation, and he is hereby authorized and directed, as evidence
of such certificate, to said

Hugh D. Paul
George A. Austin
Charles A. McKeown
John N. Paul
Mark S. Paul
Robert A. Paul

Charles H. Paul
A. C. Allen
John A. Paul
John D. Paul
Robert A. Paul
Robert A. Paul

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 com-
pany, at a meeting thereof called and held on September 12, 1906, at which meeting
a quorum of said board was present, and that said resolution has not been rescinded or
amended, and is in full force and effect.

Robert A. Paul
Secretary

3459 1707

JAMES A. GILBERT

WILLIAM B. BROWN

STATE OF OHIO
DEPARTMENT OF INSURANCE

110 EAST MAIN STREET
COLUMBUS, OHIO

November 14, 1944

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

Dear Mr. Brown:

Please accept this letter as certification of compliance with section 3907.05 (.) (1) of the Revised Code by the incorporators of Universal Guaranty Life Insurance Company. This statute provides that an amount of \$100,000.00 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


W. B. Brown
Assistant Director

JAG:rc

B480 1708

The Huntington National Bank

OF COLUMBUS, OHIO
INCORPORATED 1899

MEMORANDUM
TO THE BOARD OF DIRECTORS
FROM THE PRESIDENT
DATE: November 14, 1944

November 14, 1944

Mr. William E. Morris
Superintendent of Insurance
State of Ohio
115 West High Street
Columbus, Ohio

Dear Mr. Morris:

We certify that we hold funds in the amount of \$250,000.00 as
Escrow Agent for the Incorporation 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,

Robert Schumtze
Robert Schumtze
Trust Officer

RM/1c

8480 1799

OFFICE OF THE ATTORNEY GENERAL

WILLIAM B. DIXIE,
ATTORNEY GENERAL

GERALD A. SCHWARTZ
FIRST ASSISTANT ATTORNEY GENERAL

FRED C. WEINBERG
COUNSEL

STATE OF OHIO
COLUMBUS 40210



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 cer-
tificate thereon. I certify that said articles are in
accordance with Sections 3907.01 to 3907.31, inclusive,
Revised Code, and not inconsistent with the Constitu-
tion and laws of the United States and of this state.

Very truly yours,

A handwritten signature in cursive script, appearing to read "William B. Dixie".

WILLIAM B. DIXIE
Attorney General

Encls.

100-1-10

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh M. 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 andanner 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.

LA 100-1537

IN WITNESS WHEREOF, said Kendrick Brown, President, and
Hugh D. Walt, 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. Walt
Hugh D. Walt, Secretary

ATTESTED:

William J. Brown, Attorney General

James F. Dozier
James F. Dozier, Assistant Attorney General

Date: October 3, 1974

13411-0711

CERTIFICATE OF AMENDMENT
TO ARTICLES OF INCORPORATION
OF

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

35501
APPROVED
66
5-9-77
#2512

Kendrick Brown, President, and Hugh D. Walt, Secretary, of Universal Guaranty Life Insurance Company, an Ohio corporation, with its principal 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 10th day of March, 1979, 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.

10418-4715

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.


Kendrick Brown, President


Hugh D. Wait, Secretary

State of Ohio
Office of the Attorney General



William J. Brown
Attorney General

Michael W. Jordan
First Assistant Attorney General
Richard S. Johnson
Chief Counsel
G. Owen Smith
Executive Assistant Attorney General
P. Michael Donaghy
Deputy Attorney General

May 8, 1978

Mr. Roy Nichols
Corporation Counsel
Secretary of State's Office
10 West 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. Austin
DONALD A. AUSTIN
Assistant Attorney General

WJB:am

Enclosure

7-317-603

APPROVED
SP

NOV 7 1933
53-10

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Malt, 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, 1930, 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 and file any and all other certificate or certificates that may be necessary or advisable to carry out the foregoing resolutions.

11577-0001

IN WITNESS WHEREOF, said Kendrick Brown, President and Hugh D. Malt, 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: Kendrick Brown
Kendrick Brown, President

By: Hugh D. Malt
Hugh D. Malt, Secretary

APPROVED:

WILLIAM J. UPONI, Attorney General

William J. Uponi
Assistant Attorney
General

DEAN KELLNER

Date: October 3, 1980

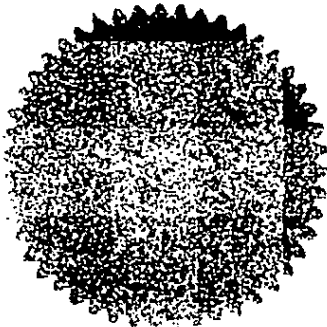
UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.

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 B480, 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 (V) 817, Frame (B) 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

AME
BOOKER & PEASE
6/21/83
FRANKLIN COUNTY
By *Jessie P. Lee*

1450 1701

APPROVED
11-12-66
33555

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 1702 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 collect 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, each holding an in preference to all other than themselves (25% of the share) and representing a majority of the stock at any shareholders' meeting. 2 directors must be shareholders and a majority of the directors must be citizens of the State of Ohio.

BOOKER & PEASE "NEW" 4

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.

Articles of Incorporation,
 Industrial General Life Insurance Company

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, in 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 in 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.

CASO 1704

Articles of Incorporation
Universal Guaranty Life Insurance Company

-1-

provided the fact that such director or such firm or such corporation is 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 majority 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 21st day of November, 1906.

James S. Hamilton
James S. Hamilton
Hugh B. Hart
Hugh B. Hart
Gertrude Carpenter
Gertrude Carpenter
Charles A. Holliman
Charles A. Holliman
John C. Larson
John C. Larson

BOORUM & PEASE "NOTARY" 4

BOORUM & PEASE "NOTARY" 4

Articles of Incorporation
Universal Guaranty Life Insurance Company

3480 1735

-3-

John Herman Pauls
John Herman Pauls
Mark S. Gurnea
Mark S. Gurnea
Robert K. Jenkins
Robert K. Jenkins
Robert H. Traylor
Robert H. Traylor

Deveraux F. McVerty
Deveraux F. McVerty
Robert H. Traylor
Robert H. Traylor
Robert H. Traylor
Robert H. Traylor
Robert H. Traylor
Robert H. Traylor

Approved November 27, 1906

William E. Seabrook
William E. Seabrook, Attorney General

1450 1716

WITNESSETH That the undersigned, being the members of the
corporation, do hereby certify to the use hereof.

Hugh B. East
George B. East
Charles B. East
James B. East
John B. East
Wm. B. East
Samuel B. East

Charles B. East
A. C. East
John B. East
John B. East
John B. East
John B. East
John B. East

and do hereby certify that the undersigned, being the members of the
corporation, do hereby certify to the use hereof.

Hugh B. East
George B. East
Charles B. East
James B. East
John B. East
Wm. B. East
Samuel B. East

Charles B. East
A. C. East
John B. East
John B. East
John B. East
John B. East
John B. East

For filing with the Secretary of State of Ohio, a certified copy of this
certificate.

The undersigned certify that he is the Secretary of the undersigned
corporation, and that the foregoing is a true
and correct copy of the certificate as signed by the undersigned of said
corporation, as shown to him by the undersigned of said corporation,
and that said certificate is a true and correct copy of the
original and is in full force and effect.

[Signature]
Secretary of the Corporation

1
JAMES A. HENNER
DIRECTOR

3430 1707

WILLIAM G. BROWN
DIRECTOR OF INSURANCE

STATE OF OHIO
DEPARTMENT OF INSURANCE
170 EAST NICH STREET
COLUMBUS, OHIO

November 14, 1944

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 3907.03 (A) (1) of the Revised Code by the incorporators of Universal Guaranty Life Insurance Company. This statute provides that an reserve of \$150,000.00 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


JAMES A. HENNER
Assistant Director

JSH:je

1
PASO 1705

The Huntington National Bank

OF COLUMBUS, OHIO
INCORPORATED 1900

November 14, 1934

Mr. William H. Morris
Superintendent of Depositors
State of Ohio
115 State Bank Street
Columbus, Ohio

Dear Mr. Morris:

We certify that we hold funds to the amount of \$250,000.00 as
Surety Agent for the Incorporation of Universal Guaranty Life
Insurance Company pursuant to Section 3407.03 (A) (1) of the
Revised Code of Ohio.

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

Sincerely yours,

Wm. H. Morris
Wm. H. Morris
Trust Officer

WFM

B430 1739

OFFICE OF THE ATTORNEY GENERAL

WILLIAM B. SAXPE
ATTORNEY GENERAL

GERALD A. DONAHUE
FIRST ASSISTANT ATTORNEY GENERAL

FRED B. REINERS
CHIEF COUNSEL

STATE OF OHIO
COLUMBUS 43210



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 cer-
tificate thereon. I certify that said articles are in
accordance with Sections 3907.01 to 3907.21, inclusive,
Revised Code, and not inconsistent with the Constitu-
tion and laws of the United States and of this state.

Very truly yours,

William B. Saxpe
WILLIAM B. SAXPE
Attorney General

Encl.

6000-1-10

35500
APPROVED

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

10/14/74
2522

Kendrick Brown, President, and Hugh D. Watt, 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 14th day of August, 1974, at which time andanner 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-710-1537

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
Hugh D. Wait, Secretary

APPROVED:

William J. Brown, Attorney General

James F. Mosley
James F. Mosley, Assistant Attorney General

Date: October 3, 1974

10418-10714

CERTIFICATE OF AMENDMENT
TO ARTICLES OF INCORPORATION
OF

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

5-18-77
5-18-77
125-12

Rendrick Brown, President, and Hugh D. Walt, Secretary, of Universal Guaranty Life Insurance Company, an Ohio corporation, with its principal 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 10th 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.

10415-0715

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. Watt, 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.


Kendrick Brown, President


Hugh D. Watt, Secretary

State of Ohio
Office of the Attorney General



William J. Brown
Attorney General

10411-1712
Michael R. Lester
First Assistant Attorney General
Richard S. Williams
Chief Counsel
G. Duane Ward
Executive Assistant Attorney General
P. Michael O'Leary
Deputy Attorney General

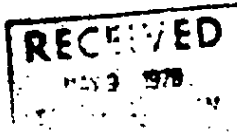
May 9, 1978

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.



Very truly yours,

WILLIAM J. BROWN
Attorney General

Donald A. Austin
DONALD A. AUSTIN
Assistant Attorney General

WJB:ms

Enclosure

8317-013

APPROVED

SP

10-7-58

35.50

CERTIFICATE OF AMENDMENT TO ARTICLES
OF UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

Kendrick Brown, President, and Hugh D. Walt, 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 to carry into effect the foregoing resolution.

1930-1931

THAT SAID HENRY BROWN, President and Hugh D. Wait, Secretary of Universal Guaranty Life Insurance Company Incorporated, 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, 1930.

By: Henry Brown
Henry Brown, President

By: Hugh D. Wait
Hugh D. Wait, Secretary

Witness:

WILLIAM J. SPENCER, Attorney General

William J. Spencer
Assistant Attorney General

IN WITNESS

October 3, 1930

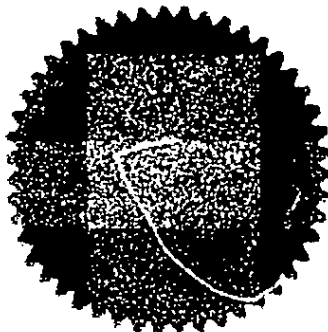
UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.

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 E480
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 (BK) Roll (~~XXXXXX~~) E417, Frame (Page) 3 of
the Records of Incorporations.



WITNESS my hand and official seal at
Columbus, Ohio, this 16th day
of March A.D. 19 82

Sherrod Brown

SHERROD BROWN
Secretary of State

DOE DATE ON OR AFTER JANUARY 1, 1984 (DO NOT AFTER JANUARY 1, 1984)

CORPORATION
ANNUAL REPORT
1984



RECORDS DIVISION
OFFICE OF THE SECRETARY OF STATE
DIVISION OF CORPORATIONS

AP-
AND
FILED
JUN 9 1984
TALLAHASSEE, FLA.

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

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
2500 OLD HENDERSON RD.
COLUMBUS, OH. 43220

Enter Change of Address of Corporation Principal Office (If None, Leave Blank)

Street Address

P.O. Number

City

State

If office address is different from the above, enter the correct address

2. Have corporation or company been organized in this state? ☒ YES ☐ NO
3. If YES, enter date of organization in this state: 06/20/1983
4. If YES, enter date of expiration of each charter and duration, if of duration, of charter: 11-07/2074

Name of Officer or Director	Title	Street Address (Do not use P.O. Box)	City and State
1. HICKSH, KENNETH G.	P/O	4025 MUMFORD CT.	COLUMBUS, OH.
2. WATTS, JOHN E., JR.	SA/VO	1138 HANTUCKET AVE.	COLUMBUS, OH.
3. WATTS, HUGH G.	SA/VO	266 BEVERLY PL.	WORTHINGTON, OH.
4. GIBBS, KENNETH E.	T/B	842 CLAYTON DR.	WORTHINGTON, OH.
5. SPORN, KENNETH	D	330 COUNTRY FOREST	COLUMBUS, OH.
6. DANKENBURG, MARTIN E.	D	3307 ANITA RD.	BALTIMORE, MD.

Registered Agent Information

VIMS, J. G.
110 JACKSON ST.

WEST PALM BEACH, FL.

33408

7. If YES, enter the date of the first annual meeting of the corporation or company: 06/20/1983

8. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1984

9. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1985

10. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1986

11. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1987

12. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1988

13. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1989

14. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1990

15. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1991

16. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1992

17. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1993

18. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1994

19. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1995

20. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1996

21. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1997

22. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1998

23. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/1999

24. If YES, enter the date of the next annual meeting of the corporation or company: 06/20/2000

DM

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

550

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

06/30/1983

31-0727974

06/05/1984

HELEKUSH, KENNETH C.	P/O	4225 MUMFORD CT.	COLUMBUS, OH.
KRAFT JR, JOHN C	S/V/D	1133 NANTUCKET AVE	COLUMBUS, OH 3000
WAIT, HUGH D	D	266 BEVERLY PL	WORTHINGTON, OH 3000
GIBBS, KENNETH E.	T/D	843 CLAYTON DR.	WORTHINGTON, OH.
ELDER, JEFFREY L.	T/D	11303 HUNTINGTON WAY NW	PICKERINGTON, OH.
BROWN, KENDRICK	D	350 OLENTANGY FOREST	COLUMBUS, OH.
LANNENBURG, MARTIN E.	D	6107 ANITA RD.	BALTIMORE, MD.

(See Attached)

Registered Agent Information

SEMS, J. C.
162 JACKSON ST.
WEST PALM BEACH, FL.

33406

Notice to the public that the undersigned has been appointed as the registered agent for the above named corporation, and that the undersigned is qualified to receive service of process on behalf of the corporation.

By the undersigned, J. C. Sems, Secretary of State, on this 15th day of June, 1985.

Jeffrey L. Elder
Jeffrey L. Elder

Treasurer

7/15/85
(614) 457-2100

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 CITY ON AFTER JANUARY 1. DELINQUENT AFTER JULY 1 OF EACH YEAR.

CORPORATION

ANNUAL REPORT
1986



FLORIDA DEPARTMENT OF STATE
George F. Ayres
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		2. Enter Change of Address of Corporation Principal Office. P.O. Box Number Above is NOT Sufficient	
Colts Neck, N.J. Hialeah Drive Clack, New Jersey 07722		Street Address 21 P.O. Box No. 22 City and State 23 Zip Code 24	
If above address is incorrect in any way, enter the correct address in item 2. Include Zip Code.			

3. Date of Last Report		4. Federal Employer Identification Number (FEIN)	
2-10-87		1-2-107574	
5. Names and Street Addresses of Each Officer and Director as of December 31, 1985			
Names of Officers and Directors	Type	Street Address of Each Officer and Director (Do NOT Use Post Office Box Numbers)	City and State
1. Charles H. Johnson	P/D	14 Hialeah Drive	Colts Neck, New Jersey
2. Marlene H. Johnson	S/D	14 Hialeah Drive	Colts Neck, New Jersey
3. Jordan H. Sparber	D	61 Broadway, 16th Floor	New York, New York

REGISTERED AGENT INFORMATION

6. Name and Address of Current Registered Agent	7. Name and Address of New Registered Agent
CO-OP CORPORATION SYSTEM 8701 WEST BROADWAY BLVD. FORT LAUDERDALE, FL 33324	Name 81 Street Address (Do NOT Use P.O. Box Numbers) 82 City and State 83 FL Zip Code 84

I, the undersigned, being a resident qualified person, do hereby certify that I am a resident of Florida, that I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein, and that I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein, and that I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.

8. I accept the appointment of registered agent for the corporation named herein, and accept the provisions of Section 607.025 F.S.	DATE	53 Additional Fee required for Registered Agent changes.
Registered Agent Accepting Appointment		

9. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.	10. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.
YES ☐ NO ☒	YES ☐ NO ☒

11. I am an Officer or Director of the Corporation, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.	
12. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.	
13. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.	

14. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.	15. I am a resident of Florida, and I am not disqualified by law from being so, and that I am duly qualified to serve as registered agent for the corporation named herein.
YES ☐ NO ☒	YES ☐ NO ☒

54 Additional Fee required for a Certificate of Status.

BE NOW! ANNUAL REPORT DELINQUENT AFTER JULY 1, 1987

CORPORATION

ANNUAL REPORT
1987



FLORIDA DEPARTMENT OF STATE
George F. Weathers
Secretary of State
DIVISION OF CORPORATIONS

DO NOT WRITE IN THESE SPACES

057 JUL -3 PM 3:00

FLORIDA DEPARTMENT OF STATE
CORPORATION DIVISION
TALLAHASSEE, FL 32301

Read Note 1 and instructions on "Major Code Return" Mailing System
Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State

One Box Address - Corporate Office

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

486756

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

Change Address - Principal Office Only with the correct address
with 5 and only Zip Code

1. Filing Date of Return 06/30/1988
2. Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State
3. Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State

4. Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State
5. Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State
6. Filing Fee of \$25 Required - Make Checks Payable To: Secretary of State

7. Date of Last Report 09/23/1988

RYAN, JOHN S.
RYAN, JOHN S.

P/O 5604 WINDMILL PLACE
P/D 5604 WINDMILL DRIVE
S/V/D 1138 NANTUCKET AVE

ATLANTA, GA
DUBLIN, OH
COLUMBUS, OH

RYAN, JOHN S.

V/D 537 ROCKY FORD CT.

OHANNA, OH

RYAN, JOHN S.
RYAN, JOHN S.

2-D 1138 NANTUCKET AVE
T 125 Inland Drive

WICKERINGTON, OH
Atlanta, GA

RYAN, JOHN S.
RYAN, JOHN S.

-D 125 Inland Drive
V/D 143 Curran Court
V 2055 IMPERIAL DRIVE, NE

COLUMBUS, OH
DUBLIN, OH
ATLANTA, GA

REGISTERED AGENT INFORMATION

NAME: BILL THE HONORABLE
THE OFFICE
TALLAHASSEE, FL 32301

FL

1. The undersigned hereby certifies that the information furnished herein is true and correct to the best of his knowledge and belief, and that he is duly qualified to act as a registered agent for the corporation named herein.

2. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

3. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

4. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

5. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

6. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

7. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

8. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

9. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

10. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

11. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

12. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

13. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

14. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

15. The undersigned hereby certifies that he is duly qualified to act as a registered agent for the corporation named herein.

FILE NOW! ANNUAL REPORT DELINQUENT AFTER JULY 1ST.

CORPORATION

ANNUAL REPORT
1988



FLORIDA DEPARTMENT OF STATE
JAN 31 1989
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

1. Enter Change of Address of Corporation Principal
(Office, P.O. Box Number, AKA or DOT Number)

Street Address 21

P.O. Box 14 22

City and State 23

Zip Code 24

2. If new address of principal is not yet under the current address,
check 2, Part of 23/24

NAME AND ADDRESS OF PRINCIPAL	DATE OF FILING	STATE OF INCORPORATION	DATE OF LAST REPORT
STAN, JOHN S.	06/30/1982	FLORIDA	07/03/1987
RAFT JR, JOHN C.			
MUSH, KEITH B.			
ADLO, BARBARA A.			
BENEFICIAL INTEREST IN			
BOSS, WILLIAM R.			
HENDERSON, ALAN			

REGISTERED AGENT INFORMATION

WITNES, WILL THE HONORABLE

THE CAPITAL

TALLAHASSEE, FL 32301

3. Enter Principal's Registered Agent

Name 31

Street Address 32 (P.O. Box Number 33)

City and State 34

Zip Code 35

FL

I, the undersigned, a resident of the State of Florida, do hereby certify that the foregoing is a true and correct copy of the Annual Report of the Corporation for the year ending July 1, 1988, as required by Chapter 603, Florida Statutes, and that the same has been filed for record in the Office of the Secretary of State, State of Florida, at Tallahassee, Florida, on this 1st day of August, 1988.

Signature of Registered Agent

Signature of Secretary of State

I, the undersigned, a resident of the State of Florida, do hereby certify that the foregoing is a true and correct copy of the Annual Report of the Corporation for the year ending July 1, 1988, as required by Chapter 603, Florida Statutes, and that the same has been filed for record in the Office of the Secretary of State, State of Florida, at Tallahassee, Florida, on this 1st day of August, 1988.

Signature of Registered Agent

Senior V.P. Secretary

April 1, 1988
500-750-1100

RECEIVED - DEPT. OF STATE
JUL 1 1988
TALLAHASSEE, FL

FILE NOW: ANNUAL REPORT DELINQUENT AFTER JULY 1ST

2000 NATIONAL

ANNUAL REPORT
1989



DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
WASHINGTON, D.C. 20535

AND
FILED

JUN 10 AM 11:00

U.S. DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
WASHINGTON, D.C. 20535

Filing Fee of \$15 Required Make Checks Payable To Secretary of State

ZIP - 4

856956 9
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
1660 OLD HENDERSON RD.
COLUMBUS, OH. 43220-1626

Enter Change of Address of Outgoing on this card
(Only PO Box Number Allowed NOT Current)

State Address

PO Box No

City and State

Zip Code

1. Only changes of address are allowed. No other changes are permitted.
2. Only PO Box Number Allowed NOT Current

06/30/1989 31-0727974 04/11/1988

P/D	RYAN, JOHN S.	3554 WINDWOOD DR.	DUBLIN, OH.
P/D	KRAFT, JOHN C., JR.	1116 MAPLEHURST AVE	COLUMBUS, OH
P/D	BRATH, KEITH B.	537 ROCKY MORN CT.	GAHANNA, OH
P	ANNEKE EMMERSON RAY	1201 EMMERSON DR	ATLANTA, GA.
P	Edith, Joseph R.	1128 Carrollton Ave	Metairie, LA
P/D	HESS, WILLIAM R.	3526 SANCTUARY DRIVE	WORTHINGTON, OH.
P	ROCKWELL, MONKEY	2001 EMMERSON DRIVE	ATLANTA, GA.
	and, William R.	1504 Placid Ave	Worthington, OH

DELINQUENT AGENT OR INDICATION

HUNTER, BILL THE HONORABLE
THE DISTRICT
TALLAHASSEE, FL 32301

FL

1. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

2. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

3. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

4. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

5. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

6. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

7. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

8. The Bureau will accept applications for registration of out-of-state agents who are licensed in their home state and who are not currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state. The Bureau will not accept applications for registration of out-of-state agents who are currently licensed in any other state.

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

CORPORATION

ANNUAL REPORT
1990



FLORIDA DEPARTMENT OF STATE
Division of Corporations

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

RECEIVED FEB 8 1991

2. If a corporation is changed in any way, please notify the Department of State, Division of Corporations, P.O. Box 5147, Springfield, IL 62705.

5250 South Sixth Street Road
P.O. Box 5147
Springfield, IL
62705

06/30/1989

31-0727974

P/D **MELVILLE, JAMES E.**
Melville, James E.

5250 SOUTH SIXTH STREET RD.
5250 South Sixth Street Rd.

SPRINGFIELD, IL
Springfield, IL

S/V/D **MILLER, LUTHER C.**
Miller, Luther C.

5250 SOUTH SIXTH STREET RD.
5250 South Sixth Street Rd.

SPRINGFIELD, IL
Springfield, IL

V/D **BUSH, KEITH B.**

5250 SOUTH SIXTH STREET RD.
5250 South Sixth Street Rd.

SPRINGFIELD, IL
Springfield, IL

T/D **FRANCIS, GEORGE E.**
Francis, George E.

5250 SOUTH SIXTH STREET RD.
5250 South Sixth Street Rd.

SPRINGFIELD, IL
Springfield, IL

V/D **MESS, WILLIAM R.**

8326 SANCTUARY DRIVE

WORTHINGTON, OH.

V **MILLER, LUTHER C.**
Miller, Luther C.

5250 SOUTH SIXTH STREET RD.
5250 South Sixth Street Rd.

SPRINGFIELD, IL
Springfield, IL

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

50-100000-000
50-100000-000
50-100000-000

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

CORPORATION
ANNUAL REPORT
1991



FLORIDA DEPARTMENT OF STATE
Division of
Corporations
DIVISION OF CORPORATIONS

FILING FEE OF \$61.25 REQUIRED

DOCUMENT #856858 (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. If Address in Block 1 is incorrect in any way, enter the correct address below. P.O. Box is acceptable. The NAME of the corporation must be checked only by filing an amendment.

21 Street Address

22 P.O. Box No.

23 City and State

24 Zip Code

A return address is required in any case. Enter the correct address in block 2. Include Zip Code.

1. State Incorporation or Organization
For the Business in Florida

A. Filing Number

Filing Number Assigned For

\$61.25

08/28/1993

31-0727974

Filing Number Assigned For

FLORIDA DEPARTMENT OF STATE

1. Name and Street Address of Each Officer and Director (Do not copy and correct name of that officer from previous filing of

2. Street Address of Each Officer and Director (Do not copy and correct name of that officer from previous filing of

3. City and State

Name of Officer and Director	Street Address of 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	NORTHINGTON, OH.
V/C MILLER, THEODORE G.	5250 S 6TH ST ROAD	SPRINGFIELD, IL

REGISTERED AGENT INFORMATION

4. Name and Address of Registered Agent

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

FL

1. I, the undersigned, certify that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing.

2. I, the undersigned, certify that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing.

3. I, the undersigned, certify that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing.

4. I, the undersigned, certify that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing.

5. I, the undersigned, certify that I am the duly authorized officer or director of the corporation named in the above filing and that I am the duly authorized officer or director of the corporation named in the above filing.

FILING FEE OF \$61.25 REQUIRED -- Make Checks Payable To: Secretary of State \$8.75 additional fee required for a Certificate of Status

1992



1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

APPROVED
SEC. OF STATE
INCORPORATIONS DIV.
TALLAHASSEE, FLA
FILED

DOCUMENT # 856956 (8)

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

21	1. "Agreement in Block" is a contract whereby the parties agree to enter into a contract with each other for the purpose of obtaining the same or similar results. The parties to the contract shall be the parties to the agreement.	
22	2. "Agreement in Block" is a contract whereby the parties agree to enter into a contract with each other for the purpose of obtaining the same or similar results. The parties to the contract shall be the parties to the agreement.	
23	3. "Agreement in Block" is a contract whereby the parties agree to enter into a contract with each other for the purpose of obtaining the same or similar results. The parties to the contract shall be the parties to the agreement.	24

2. Date of registration of Complaint: **06/30/1983**

02/26/1991

91-0727974

62. 24 34 44 54 64 74 84 94 104 114 124 134 144 154 164 174 184 194 204 214 224 234 244 254 264 274 284 294 304 314 324 334 344 354 364 374 384 394 404 414 424 434 444 454 464 474 484 494 504 514 524 534 544 554 564 574 584 594 604 614 624 634 644 654 664 674 684 694 704 714 724 734 744 754 764 774 784 794 804 814 824 834 844 854 864 874 884 894 904 914 924 934 944 954 964 974 984 994 1004 1014 1024 1034 1044 1054 1064 1074 1084 1094 1104 1114 1124 1134 1144 1154 1164 1174 1184 1194 1204 1214 1224 1234 1244 1254 1264 1274 1284 1294 1304 1314 1324 1334 1344 1354 1364 1374 1384 1394 1404 1414 1424 1434 1444 1454 1464 1474 1484 1494 1504 1514 1524 1534 1544 1554 1564 1574 1584 1594 1604 1614 1624 1634 1644 1654 1664 1674 1684 1694 1704 1714 1724 1734 1744 1754 1764 1774 1784 1794 1804 1814 1824 1834 1844 1854 1864 1874 1884 1894 1904 1914 1924 1934 1944 1954 1964 1974 1984 1994 2004 2014 2024 2034 2044 2054 2064 2074 2084 2094 2104 2114 2124 2134 2144 2154 2164 2174 2184 2194 2204 2214 2224 2234 2244 2254 2264 2274 2284 2294 2304 2314 2324 2334 2344 2354 2364 2374 2384 2394 2404 2414 2424 2434 2444 2454 2464 2474 2484 2494 2504 2514 2524 2534 2544 2554 2564 2574 2584 2594 2604 2614 2624 2634 2644 2654 2664 2674 2684 2694 2704 2714 2724 2734 2744 2754 2764 2774 2784 2794 2804 2814 2824 2834 2844 2854 2864 2874 2884 2894 2904 2914 2924 2934 2944 2954 2964 2974 2984 2994 3004 3014 3024 3034 3044 3054 3064 3074 3084 3094 3104 3114 3124 3134 3144 3154 3164 3174 3184 3194 3204 3214 3224 3234 3244 3254 3264 3274 3284 3294 3304 3314 3324 3334 3344 3354 3364 3374 3384 3394 3404 3414 3424 3434 3444 3454 3464 3474 3484 3494 3504 3514 3524 3534 3544 3554 3564 3574 3584 3594 3604 3614 3624 3634 3644 3654 3664 3674 3684 3694 3704 3714 3724 3734 3744 3754 3764 3774 3784 3794 3804 3814 3824 3834 3844 3854 3864 3874 3884 3894 3904 3914 3924 3934 3944 3954 3964 3974 3984 3994 4004 4014 4024 4034 4044 4054 4064 4074 4084 4094 4104 4114 4124 4134 4144 4154 4164 4174 4184 4194 4204 4214 4224 4234 4244 4254 4264 4274 4284 4294 4304 4314 4324 4334 4344 4354 4364 4374 4384 4394 4404 4414 4424 4434 4444 4454 4464 4474 4484 4494 4504 4514 4524 4534 4544 4554 4564 4574 4584 4594 4604 4614 4624 4634 4644 4654 4664 4674 4684 4694 4704 4714 4724 4734 4744 4754 4764 4774 4784 4794 4804 4814 4824 4834 4844 4854 4864 4874 4884 4894 4904 4914 4924 4934 4944 4954 4964 4974 4984 4994 5004 5014 5024 5034 5044 5054 5064 5074 5084 5094 5104 5114 5124 5134 5144 5154 5164 5174 5184 5194 5204 5214 5224 5234 5244 5254 5264 5274 5284 5294 5304 5314 5324 5334 5344 5354 5364 5374 5384 5394 5404 5414 5424 5434 5444 5454 5464 5474 5484 5494 5504 5514 5524 5534 5544 5554 5564 5574 5584 5594 5604 5614 5624 5634 5644 5654 5664 5674 5684 5694 5704 5714 5724 5734 5744 5754 5764 5774 5784 5794 5804 5814 5824 5834 5844 5854 5864 5874 5884 5894 5904 5914 5924 5934 5944 5954 5964 5974 5984 5994 6004 6014 6024 6034 6044 6054 6064 6074 6084 6094 6104 6114 6124 6134 6144 6154 6164 6174 6184 6194 6204 6214 6224 6234 6244 6254 6264 6274 6284 6294 6304 6314 6324 6334 6344 6354 6364 6374 6384 6394 6404 6414 6424 6434 6444 6454 6464 6474 6484 6494 6504 6514 6524 6534 6544 6554 6564 6574 6584 6594 6604 6614 6624 6634 6644 6654 6664 6674 6684 6694 6704 6714 6724 6734 6744 6754 6764 6774 6784 6794 6804 6814 6824 6834 6844 6854 6864 6874 6884 6894 6904 6914 6924 6934 6944 6954 6964 6974 6984 6994 7004 7014 7024 7034 7044 7054 7064 7074 7084 7094 7104 7114 7124 7134 7144 7154 7164 7174 7184 7194 7204 7214 7224 7234 7244 7254 7264 7274 7284 7294 7304 7314 7324 7334 7344 7354 7364 7374 7384 7394 7404 7414 7424 7434 7444 7454 7464 7474 7484 7494 7504 7514 7524 7534 7544 7554 7564 7574 7584 7594 7604 7614 7624 7634 7644 7654 7664 7674 7684 7694 7704 7714 7724 7734 7744 7754 7764 7774 7784 7794 7804 7814 7824 7834 7844 7854 7864 7874 7884 7894 7904 7914 7924 7934 7944 7954 7964 7974 7984 7994 8004 8014 8024 8034 8044 8054 8064 8074 8084 8094 8104 8114 8124 8134 8144 8154 8164 8174 8184 8194 8204 8214 8224 8234 8244 8254 8264 8274 8284 8294 8304 8314 8324 8334 8344 8354 8364 8374 8384 8394 8404 8

5E 75

Erlaubnis zum Abdruck:

15762713 2V 00 0000

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 V	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.	8806 SPECTUM DRIVE	MORRISON, OH
V	MILLER, THEODORE C.	5250 S 6TH ST ROAD	SPRINGFIELD, IL

REGISTERED AGENT INFORMATION

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE, FL 32301

F

SIGNATURE

February 20, 1942

File Now Filing Fee after May 1 is \$225.00

CORPORATION
1993



DOCUMENT # 888858 (8)

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
5250 S 8TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62705

APPROVED
AND
FILED

1993 MAR -8 PM 2:07

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1. NAME AND ADDRESS OF CORPORATION OR INDIVIDUAL		2. DATE OF FILING	3. DATE OF EXPIRATION
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY 5250 S 8TH STREET ROAD P.O. BOX 5147 SPRINGFIELD IL 62705		08/30/1993	02/27/1992
4. STATE OF INCORPORATION		5. TYPE OF ENTITY	6. FILING FEE
ILLINOIS		CORPORATION	\$8.75
7. ANNUAL REPORT \$1.19 + \$130.75 CORPORATION SUPPLEMENTAL FEE		8. SALES CHECK PAYABLE TO DEPARTMENT OF STATE	\$5.00
9. TOTAL FILING FEE		10. TOTAL FILING FEE	\$139.75
11. NAME AND ADDRESS OF CURRENT REGISTERED AGENT		12. NAME AND ADDRESS OF AGENT	
HUNTER, BILL THE HONORABLE THE CAPITAL TALLAHASSEE FL 32301			

HUNTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE FL 32301

FL

P.O.
CANTRELL, JOHN F.
5250 S 8TH ST ROAD
SPRINGFIELD IL

V.O.
WILLER, LUTHER C.
5250 S 8TH STREET ROAD
SPRINGFIELD IL

V.
BUSH, HEITH B.
5250 S 8TH ST ROAD
SPRINGFIELD IL

F.
FRANCIS, DELWOOD E.
5250 S 8TH STREET RD
SPRINGFIELD IL

V.O.
WILLER, DOROTHY C.
5250 S 8TH ST ROAD
SPRINGFIELD IL

President
Solville, James E.

43

FILE NOW: FILING FEE AFTER MAY 1 IS \$225.00

**CORPORATION
ANNUAL REPORT
1994**



FLORIDA DEPARTMENT OF STATE
Tallahassee
Secretary of State
DIVISION OF CORPORATIONS

1. Name of Corporation
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

**DOCUMENT #
858856 (8)**

2. Principal Place of Business
**5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62705**

Principal Place of Business
**5250 S 6TH STREET ROAD
P.O. BOX 5147
SPRINGFIELD IL 62705**

**APPROVED
AND
FILED**
94 MAR 28 AM 7:31
**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

DO NOT WRITE IN THIS SPACE

3. P.O. Box 5147
Springfield, IL 62705

26. Principal Place of Business

27. State, Apt. No., etc.

28. City & State

29. Country

3. Date of Incorporation or Creation
06/30/1983

3a. Date of Last Renewal
03/08/1993

4. File Number
31-0727974

5. Certificate of Status Determined
25.75

7. Amount of Export from \$135.75
Supplemental Fee

8. The Corporation has never been organized in another state or country

9. Other States

10. Name and Address of New Registered Agent

**MURTER, BILL THE HONORABLE
THE CAPITAL
TALLAHASSEE FL 32301**

81. Name

82. Street Address (P.O. Box Number is Not Acceptable)

83. City

84. State

85. Zip

FL

11. I hereby certify that the information furnished on this report is true and correct to the best of my knowledge and belief, and that I am a director or officer of the corporation, or a person in control of the corporation, and that the information is true and correct to the best of my knowledge and belief.

12. I hereby certify that the information furnished on this report is true and correct to the best of my knowledge and belief, and that I am a director or officer of the corporation, or a person in control of the corporation, and that the information is true and correct to the best of my knowledge and belief.

**MELVILLE, JAMES E.
5250 S 6TH ST ROAD
SPRINGFIELD IL
V.D.
MILLER, LUTHER C.
5250 S 6TH STREET ROAD
SPRINGFIELD IL
V.
MUSH, KEITH A.
5250 S 6TH ST ROAD
SPRINGFIELD IL
FRANCIS, GEORGE E.
5250 S 6TH STREET RD
SPRINGFIELD IL
V.C.
MILLER, THEODORE C.
5250 S 6TH ST ROAD
SPRINGFIELD IL**

13. Name

14. Title

15. Address

16. City

17. State

18. Zip

19. Name

20. Title

21. Address

22. City

23. State

24. Zip

25. Name

26. Title

27. Address

28. City

29. State

30. Zip

31. Name

32. Title

33. Address

34. City

35. State

36. Zip

37. Name

38. Title

39. Address

40. City

41. State

42. Zip

**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* Theodore C. Miller 2/18/94 217-786-4394

