

J83193

ARTICLES OF MERGER  
Merger Sheet

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MERGING:

200002708702--0

PHF LIFE INSURANCE COMPANY, a Florida corporation, document number  
J83193

INTO

UNION FIDELITY LIFE INSURANCE COMPANY, an Illinois corporation,  
805054

File date: November 24, 1998, effective January 1, 1999

Corporate Specialist: Karen Gibson