

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L05000002276
FILED 8:00 AM
January 05, 2005
Sec. Of State
gharvey

Article I

The name of the Limited Liability Company is:

FINANCIAL PLANNING AND BENEFITS, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

1111 BRICKELL AVE.
1100
MIAMI, FL. 33131

The mailing address of the Limited Liability Company is:

1111 BRICKELL AVE.
1100
MIAMI, FL. 33131

Article III

The purpose for which this Limited Liability Company is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:

MARTIN L SCHECKNER CPA
1111 BRICKELL AVE
1100
MIAMI, FL. FL

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: MARTIN L SCHECKNER

Article V

The name and address of managing members/managers are:

Title: MGRM
FERNANDO ALVAREZ-VILLA
3259 SUMMERSET AVE
WESTON, FL. 33332

L05000002276
FILED 8:00 AM
January 05, 2005
Sec. Of State
gharvey

Article VI

The effective date for this Limited Liability Company shall be:

01/01/2005

Signature of member or an authorized representative of a member

Signature: FERNANDO ALVAREZ-VILLA