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From:

Account Name : TOBIN & REYES, P.A.

Account Number : T20000000155 : (561)620-0656 Fax Number : (561)620-0657

Enter the email address for this business entity to be used for future annual report mailings. Enter only one email address please.

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FLORIDA LIMITED LIABILITY CO.

Institute for Individual Investors, LLC

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EXAMINER

ARTICLES OF ORGANIZATION OF INSTITUTE FOR INDIVIDUAL INVESTORS, LLC

The undersigned subscriber to these Articles of Organization hereby forms a limited liability company under the Florida Limited Liability Company Act.

ARTICLE I

The name of this limited liability company is Institute for Individual Investors, Life

ARTICLE II

ARTICLE II

The limited liability company's initial principal office and mailing address is: 110 East Atlantic Ave, Suite 230 Delray Beach, FL 33444

ARTICLE III

The limited liability company's initial Registered Agent's name and address in the State of Florida is: Tobin & Reyes, P.A.

5355 Town Center Rd, Suite 204 Boca Raton, FL 33486

ARTICLE IV

The limited liability company will be managed by its Manager(s) in accordance with the limited liability company's operating agreement and is, therefore, a manager-managed company. The initial Manager's name and street address is:

Agora, Inc. 14 West Mt. Vernon Place Baltimore, MD 21201

ARTICLE V

The name and street address of the Authorized Representative executing these Articles of Candice B. Gidney Organization is:

5355 Town Center Road, Suite 204 Boca Raton, FL 33486

THE UNDERSIGNED, for the purpose of forming a limited liability company to do business within the State of Florida, does make and file these Articles of Organization.

Candice B. Cridney, Usq. Authorized Representative

Institute For Individual Investors, LLC Articles of Organization

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JUN.08.2011 16:05 #3980 P.003 /003

CERTIFICATE OF REGISTERED AGENT OF INSTITUTE FOR INDIVIDUAL INVESTORS, LLC

Pursuant to Section 608.415 of the Florida Limited Liability Company Act, the following is submitted, in compliance with said Act:

That Institute for Individual Investors, LLC, desiring to incorporate under the laws of the State of Florida with its initial principal office located at 110 East Atlantic Avc. Suite 230, Delray Beach, FL 33444 has named Tobin & Reyes, P.A. 5355 Town Center Road, Suite 204, Boca Raton, FL 33486, as its agent to accept service of process within the State of Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-stated limited liability company, at the place designated in this Certificate, the undersigned hereby agrees to act in this capacity and agrees to comply with the provision of said Act relative to keeping open said office.

Dated this 8th day of June, 2011.

TOBIN & REYES, P.A.

Candice B. Fridney, Esq. Authorized Representative