

L99000007379

HOWARD A. CAPLAN
Attorney, P.A.

3900 Atlantic Blvd.
Jacksonville, Florida 32207
(904) 346-1670
(904) 346-1671 Facsimile
E-mail: HACaplan@aol.com

Licensed in
Florida &
Tennessee

October 27, 1999

Division of Corporations
Secretary of State
State Of Florida
P.O. Box 6327
Tallahassee, FL 32314

300003030683--8
-11/01/99--01084--006
****125.00 ****125.00

Dear Sir or Madam:

Enclosed please find the Articles of Organization of First Call Life Advisors, LLC. along with the statement of registered agent, and check for the appropriate fee.

Sincerely,



Howard A. Caplan

HAC/mt
enclosures

MJH

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 NOV - 1 AM 11:21

ARTICLES OF ORGANIZATION
OF
FIRST CALL LIFE ADVISORS, LLC

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 NOV - 1 AM 11:21

The undersigned organizer of these Articles of Organization, a natural person competent to contract, and authorized representative of the initial members hereof, hereby presents these Articles for the formation of a for profit limited liability company under the Limited Liability Company Act and other laws of the State of Florida.

ARTICLE I

The name of the Company is First Call Life Advisors, LLC.

ARTICLE II

This Company will exist perpetually.

ARTICLE III

The street address of the principal office of the Company initially will be at 1900 Farragut Place, Jacksonville, FL 32207. The mailing address of the principal office of the Company initially is P.O. Drawer 10519, Jacksonville, FL 32247. The principal office may be moved to any address that the members shall choose, provided however that the principal office shall be in the State of Florida.

ARTICLE IV

The registered office will be and the registered agent at that same address are:

Agent

Howard A. Caplan, Attorney, P.A.

Registered Office Address

3900 Atlantic Blvd.
Jacksonville, FL 32207

ARTICLE V

The members of the Company may admit new members upon unanimous consent of the current members.

ARTICLE VI

The death, incapacity, retirement, resignation, expulsion, bankruptcy, dissolution, or occurrence of any other event that terminates the continued membership of a member will not prevent the remaining member(s) from continuing to operate the Company.

ARTICLE VII

The management of the Company will be by the members or a management committee comprised of Members. The names and address of the initial managers are:

<u>Name</u>	<u>Address</u>
William H. Simpson	4371 Charlotte Highway Suite 4 Lake Wylie, SC 29710
Pamela Jervey	1900 Farragut Place Jacksonville, FL 32207

ARTICLE VIII

The general nature of the business that will be transacted by the Company is any legally permissible activity, including wholesale insurance brokerage.

ARTICLE IX

The company will commence on January 1, 2000.

ARTICLE X

The names and addresses of the initial members and their initial contributions are:

William H. Simpson	4371 Charlotte Highway Suite 4 Lake Wylie, SC 29710	\$1,000.00
Pamela Jervey	1900 Farragut Place Jacksonville, FL 32207	\$1,000.00

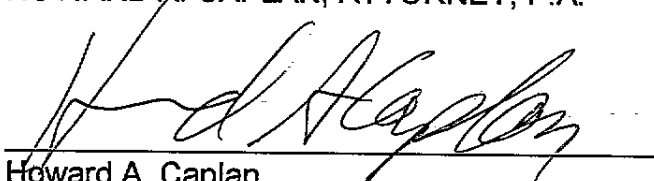
ARTICLE XI

The name and address of the organizer and person signing these Articles of Organization are:

<u>Name</u>	<u>Address</u>
Howard A. Caplan, Attorney, P.A.	3900 Atlantic Blvd. Jacksonville, FL 32207

IN WITNESS WHEREOF, the undersigned organizer has executed these Articles of Organization, this 26th day of October, 1999.

HOWARD A. CAPLAN, ATTORNEY, P.A.


Howard A. Caplan

ACKNOWLEDGMENT AND ACCEPTANCE

OF REGISTERED AGENT

Having been named to accept service of process for the above stated company, at the place designated in the Articles of Organization to which this is attached, I hereby accept to act in this capacity, and agree to comply with the provisions of said law relative to keeping open said office.

HOWARD A. CAPLAN, ATTORNEY, P.A.

 10/26/99
Howard A. Caplan Date