

CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32301
(850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

NO1000008794

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Ridge Association of Health Underwriters, Inc.

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- Art of Inc. File _____
- LTD Partnership File _____
- Foreign Corp. File _____
- L.C. File _____
- Fictitious Name File _____
- Trade/Service Mark _____
- Merger File _____
- Art. of Amend. File _____
- RA Resignation _____
- Dissolution / Withdrawal _____
- Annual Report / Reinstatement _____
- Cert. Copy _____
- Photo Copy _____
- Certificate of Good Standing _____
- Certificate of Status _____
- Certificate of Fictitious Name _____
- Corp Record Search _____
- Officer Search _____
- Fictitious Search _____
- Fictitious Owner Search _____
- Vehicle Search _____
- Driving Record _____
- UCC 1 or 3 File J. BRYAN DEC 17 2001
- UCC 11 Search _____
- UCC 11 Retrieval _____
- Courier _____

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

Signature _____

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

RIDGE ASSOCIATION OF HEALTH UNDERWRITERS, INC.

The undersigned, in order to form a corporation not for profit in compliance with Chapter 617, Florida Statutes, hereby adopts the following Articles of Incorporation.

ARTICLE I

The name of this corporation shall be RIDGE ASSOCIATION OF HEALTH UNDERWRITERS, INC. The street address of the initial principal office of this corporation is 5300 South Florida Avenue, Lakeland, Florida 33813. The initial mailing address of the corporation is c/o Wendel & Chritton, Chartered, Post Office Box 5378, Lakeland, Florida 33807.

ARTICLE II

The existence of this corporation shall commence on January 1, 2002.

ARTICLE III

The purposes of this corporation are:

- a. To promote the common business interests of those engaged in the health insurance industry,
- b. To advance public knowledge for the need and benefit of disability income, health insurance, and employee benefits products,
- c. To promote the adoption and application of high standards of ethical conduct in the health insurance industry,
- d. To provide and promote a program of continuing education and self-improvement for the members of this corporation,
- e. To increase the knowledge of the members of this corporation concerning the principals, functions, and applications of disability income, health insurance, and employee benefits products,

- f. To promote education, legislation, regulation, and practices which are in the best interests of the public and of the health insurance industry,
- g. To encourage adequate protection against the hazards of disability as a part of a well-rounded insurance program, and
- h. To do such other things and carry out such other programs so as to further the purposes of this corporation.

ARTICLE IV

The qualifications for membership and the manner of the admission of members shall be as stated in the bylaws of this corporation.

ARTICLE V

The business affairs of this corporation shall be managed by the board of directors of this corporation. The method of electing the directors of this corporation shall be as stated in the bylaws of this corporation. The number of directors of this corporation may be increased or decreased from time to time, but this corporation shall never have less than three (3) directors.

ARTICLE VI

The name and street address of the initial registered agent of this corporation is JOHN F. WENDEL, c/o WENDEL & CHRITTON, Chartered, 5300 South Florida Avenue, Lakeland, Florida 33813.

ARTICLE VII

The name and address of the sole incorporator of this corporation is JOHN F. WENDEL, c/o WENDEL & CHRITTON, Chartered, 5300 South Florida Avenue, Post Office Box 5378, Lakeland, Florida 33807.

ARTICLE VIII

This corporation shall indemnify any director or officer or any former director or former officer to the extent permitted by law.

ARTICLE IX

This corporation shall be bound by the following:

- a. No part of the net earnings of this corporation shall inure to the benefit of any member, director, or officer of this corporation, nor to the benefit of any private individual.
- b. This corporation shall have no power to engage in any act or activity prohibited to corporations which are exempt from federal income taxation under Section 501(c)(6) of the Internal Revenue Code or corresponding Sections of any prior or future Internal Revenue Code.
- c. In the event of the dissolution of this corporation, the residual assets of this corporation shall be turned over to one or more organizations which themselves are exempt as organizations described in Section 501(c) of the Internal Revenue Code or corresponding Sections of any prior or future Internal Revenue Code, or to the federal or to a state or to a local government for public purposes exclusively.

The undersigned executed these Articles of Incorporation this 14th day of December, 2001.



JOHN F. WENDEL
Incorporator

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I, JOHN F. WENDEL, having been named to serve as Registered Agent for RIDGE ASSOCIATION OF HEALTH UNDERWRITERS, INC., do hereby accept such office and agree to conduct myself therein according to law. I am familiar with and accept the obligations of such office.

DATED this 14th day of December, 2001.



JOHN F. WENDEL

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