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REFERENCE : 693920 3460C

AUTHORIZATION : *Patricia Pujato*

COST LIMIT : \$ 78.75

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
00 MAY 11 AM 11:14

ORDER DATE : May 11, 2000

ORDER TIME : 9:31 AM

ORDER NO. : 693920-005

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CUSTOMER NO: 3460C

CUSTOMER: Claire Scott, Legal Assistant  
ROBERT W. STEWART, P.A.  
ROBERT W. STEWART, P.A.  
Suite 1006  
999 Brickel Ave  
Miami, FL 33131

DOMESTIC FILING

NAME: THE ROYAL LIFE & HEALTH  
INSURANCE COMPANY, INC.

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY  
       PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Harris

EXAMINER'S INITIALS:

RECEIVED  
00 MAY 11 AM 10:41  
DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

*g j m 100*

EFFECTIVE DATE

5/10/00

**ARTICLES OF INCORPORATION**

**OF**

**THE ROYAL LIFE & HEALTH INSURANCE COMPANY, INC.**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

00 MAY 11 AM 11:14

The undersigned, being the incorporator hereinafter named, hereby executes these Articles of Incorporation for the purpose of forming a corporation for profit pursuant to the laws of the State of Florida.

**Article I.**

**CORPORATE NAME**

The name of the corporation shall be **THE ROYAL LIFE & HEALTH INSURANCE COMPANY, INC.**

**Article II.**

**STREET ADDRESS**

The street address of the initial principal office of the corporation shall be 299 Alhambra Circle, Suite #503, Coral Gables, Florida 33134.

**Article III.**

**AUTHORIZED SHARES**

The number of shares the corporation is authorized to issue shall be ten thousand (10,000) shares of common stock with a par value of \$1.00 per share that together shall have unlimited voting rights and shall be entitled to receive the net assets of the corporation upon dissolution.

**Article IV.**

**PREEMPTIVE RIGHTS**

The corporation elects to have preemptive rights.

**Article V.**

**INITIAL REGISTERED OFFICE**

The street address of the initial registered office of the corporation is 299 Alhambra Circle, Suite #503, Coral Gables, Florida. The initial registered agent at that office is Fernando Daniel Cortes.

**Article VI.**

**INCORPORATOR**

The name and address of the incorporator is: Fernando Daniel Cortes, 299 Alhambra Circle, Suite #503, Coral Gables, Florida 33134.

**Article VII.**

**DIRECTORS**

The names and addresses of the individuals who are to serve as the initial directors are: Fernando Daniel Cortes, 299 Alhambra Circle, Suite #503, Coral Gables, Florida 33134; and Fernando David Cortes, 299 Alhambra Circle, Suite #503, Coral Gables, Florida 33134.

**Article VIII.**

**PURPOSE**

The purpose of the corporation shall include the transaction of any and all lawful business for which corporations may be incorporated under Chapter 607 of the Florida Statutes.

**Article XIX.**

**INDEMNIFICATION**

The corporation shall indemnify all directors, officers, employees or agents who are parties to any proceeding (other than an action by, or in the right of, the corporation) by reason of the fact that they are or were a director, officer, employee or agent of the corporation to the full extent permitted by Fla. Stat. 607.0850 or any successor statute thereto.

**Article X.**

**BY LAWS**

The power to alter, amend or repeal by-laws is reserved to the shareholders of the corporation.

**Article XI.**

**ARTICLES OF INCORPORATION**

The power to amend the articles of incorporation of the corporation is reserved to the shareholders of the corporation.

**XII.**

**PREFERENCES**

The board of directors shall not have any authority to establish any series of shares or to fix or determine any preferences, limitations or relative rights of shares issued by the corporation.

**Article XIII.**

**DIVISION OF SHARES**

The corporation may effect a division or combination of its shares only by action of the shareholders of the corporation.

**XIV.**

**RESTRICTIONS ON TRANSFER OF SHARES**

Any transfer of shares of the corporation shall obligate a shareholder of the corporation first to offer the other shareholders an opportunity to acquire the shares proposed for transfer as per terms and conditions from time to time set forth in the by-laws of the corporation.

**Article XV.**

**ACTION BY SHAREHOLDERS**

Action required or permitted to be taken at an annual or special meeting of shareholders maybe taken without a meeting, without prior notice and without a vote if the action is taken by the holders of all of the outstanding shares of the stock of the corporation.

**Article XVI.**

**CUMULATIVE VOTING**

All or a designated voting group of shareholders are entitled to cumulate their votes for directors.

XVII.

EFFECTIVE DATE


The existence of the corporation shall begin on the date of execution of these Articles of Incorporation.

In witness whereof this instrument has been executed the 10th day of May, 2000.

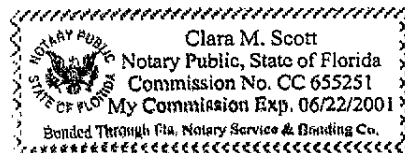
  
FERNANDO DANIEL CORTES,  
Incorporator

STATE OF FLORIDA                    )  
  )SS:  
COUNTY OF MIAMI-DADE         )

The foregoing instrument was acknowledged before me this 10<sup>th</sup> day of May, 2000 by FERNANDO DANIEL CORTES, who is personally known to me and who did take an oath.

  
NOTARY PUBLIC, State of Florida at Large

My Commission Expires:



**REGISTERED AGENT ACKNOWLEDGEMENT**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

00 MAY 11 AM 11:14

The undersigned hereby accepts appointment as registered agent for the above corporation and affirms that he is familiar with, and accepts, the obligations of that position.

  
\_\_\_\_\_  
FERNANDO DANIEL CORTES,  
Registered Agent