

LAW OFFICES
PAUL THIBADEAU
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Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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*****78.75 *****78.75

Re: Retirement Network, Inc.

Dear Sirs:

I enclose an original and one copy of the Articles of Incorporation for the above referenced corporation. Please file the original and furnish me with a certified copy if the same. I enclose my check for \$78.75 for this request.

Please let me know if there is a problem with this request.

Sincerely yours,

Paul Thibadeau

Enclosures

01 AUG 27 AM 7:50
SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION
OF

Retirement Network, Inc.

FILED

01 AUG 27 AM 7:50

SECRETARY OF STATE
TALLAHASSEE FLORIDA

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation ("Corporation") is Retirement Network, Inc.

ARTICLE II

The existence of the Corporation shall begin on the date these articles are signed.

ARTICLE III

The mailing address of the Corporation is P.O. Box 2507, Jupiter, FL 33468-2507.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is 100, par value \$.01 per share, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is Suite 200, 50 South U.S. Highway One, Jupiter, FL 33477. The initial registered agent for the Corporation at that address is Paul Thibadeau.

ARTICLE VI

The initial board of directors shall consist of one (1) members. This number may be increased or decreased from time to

time in accordance with the Corporation's bylaws, but shall never be less than one. The name and address of the person who will serve on the initial board of directors are:

Name	Address
Joseph G. Thomas	5560 Old Mystic Court Jupiter, FL 33458

ARTICLE VII

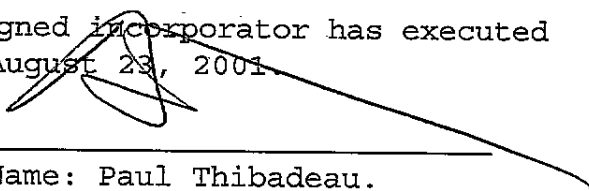
The names and street addresses of the persons signing these articles of incorporation are:

Name	Address
Paul Thibadeau	Suite 200 50 South U.S. Highway One Jupiter, FL 33477

ARTICLE VIII

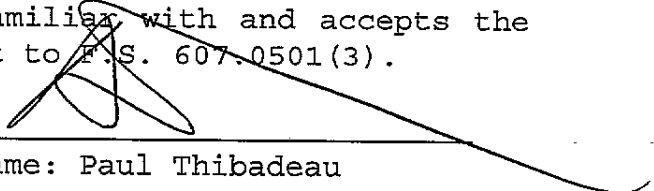
The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation on August 23, 2001.


Name: Paul Thibadeau.

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for Retirement Network, Inc. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).


Name: Paul Thibadeau

Date: August 23, 2001.