Electronic Articles of Incorporation For

P02000057839 FILED May 24, 2002 Sec. Of State

INSURANCE & ANNUITIES SALES INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

INSURANCE & ANNUITIES SALES INC.

Article II

The principal place of business address:

3837 NORTHDALE BLVD. 295 TAMPA, FL. 33624

The mailing address of the corporation is:

3837 NORTHDALE BLVD. 295 TAMPA, FL. 33624

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

JOHN J SAUNDERS 3706 W. MCKAY AVE. TAMPA, FL. 33609

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JOHN J. SAUNDERS

Article VI

The name and address of the incorporator is:

JOHN J. SAUNDERS AND JOHN G. SAUNDERS 3837 NORTHDALE BLVD. SUITE 295 TAMPA, FL. 33624

Incorporator Signature: JOHN G. SAUNDERS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P JOHN J SAUNDERS 3837 NORTHDALE BLVD. SUITE 295 TAMPA, FL. 33624

Title: V JOHN G AUNDERS 3837 NORTHDALE SUITE 295 TAMPA, FL. 33624