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JEFFREY P. ZANE*

*MEMBER OF
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September 26, 2002

Corporate Records Bureau
Division of Corporations
Department of State
P.O. Box 6327
Tallahassee, FL 32314

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-09/30/02--01023--020
*****157.50 *****78.75

Re: Risk Options, Inc.

Dear Sir or Madam:

Enclosed herewith are the original and one copy of the Articles of Incorporation for the above-named corporation, along with a check to cover the following expenses:

Filing Fee	\$ 35.00
Certified Copy	8.75
Registered Agent Fee	35.00
Total	\$ 78.75

Please return the certified copies to our office. Thank you for your attention to this matter. Should have any questions, please do not hesitate to contact our office.

Very truly yours,

Christin M. Gore,
Legal Assistant

Enclosures as Stated

FILED
02 SEP 30 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
RISK OPTIONS, INC.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt the following articles of incorporation:

ARTICLE ONE

The name of this corporation is RISK OPTIONS, INC.

ARTICLE TWO

The corporation is to have perpetual existence.

ARTICLE THREE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act. The specific purpose of the corporation is risk management consulting.

ARTICLE FOUR

4.01 The aggregate number of shares which the corporation shall have the authority to issue is 500, all of which shall be common shares with a par value of \$1.00 per share.

4.02 The minimum amount of paid-in capital with which the corporation shall begin business shall be not less than Five Hundred Dollars (\$500.00).

ARTICLE FIVE

5.01 The street address of the initial corporate office of the corporation is 23475 Water Circle, Boca Raton, FL 33486.

5.02 The name and address of the initial Registered Agent for this corporation to accept service of process within the State of Florida is Jeffrey P. Zane, Esquire, 4800 Riverside Drive, Suite 101, Palm Beach Gardens, Florida 33410.

ARTICLE SIX

6.01 The name and address of the incorporator of this corporation is Jeffrey P. Zane, Esquire, 4800 Riverside Drive, Suite 101, Palm Beach Gardens, Florida 33410.

6.02 Said incorporator is over the age of eighteen (18) years; is sui juris, and is a citizen of the United States.

ARTICLE SEVEN

7.01 Two (2) directors shall constitute the initial Board of Directors of the corporation, but the Bylaws may provide for such increase or decrease in number thereof as is authorized by law.

7.02 The name and address of the members of the first Board of Directors are:

<u>Name</u>	<u>Address</u>
Paula Mooney	23475 Water Circle, Boca Raton, FL 33486
Robert Mooney	23475 Water Circle, Boca Raton, FL 33486

ARTICLE EIGHT

Nothing in these articles of incorporation shall be taken to limit the power of this corporation.

ARTICLE NINE

The effective date of this corporation shall be the filing date of these Articles of Incorporation.

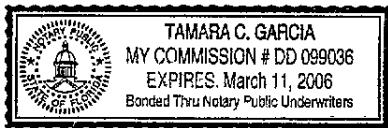
IN WITNESS WHEREOF, the undersigned has made and subscribed these articles of incorporation this 20th day of September, 2002.

By Jeffrey P. Zane
JEFFREY P. ZANE
Incorporator

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned authority, personally appeared JEFFREY P. ZANE, to me to be the person described in and who subscribed the above and foregoing Articles of Incorporation; and who acknowledged that he made and subscribed the same for the purposes and uses set forth therein.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal in the above-named County and State this 26 day of September, 2002.



Tamara C. Garcia
Notary Public

My Commission Expires:

STATE OF FLORIDA
DEPARTMENT OF STATE

Certificate Designating Place of Business or Domicile for the Service of Process
Within This State, Naming Agent Upon Whom Process May be Served and Names
and Addresses of the Officers and Trustees.

The following is submitted, in compliance with Chapter 48.091, Florida Statutes.

RISK OPTIONS, INC., a corporation organized under the laws of the State of Florida, with its principal office at 23475 Water Circle, Boca Raton, FL 33486, has named JEFFREY P. ZANE, ESQUIRE, located at 4800 Riverside Drive, Suite 101, Palm Beach Gardens, Florida 33410, as its agent to accept service of process within this State.

OFFICERS

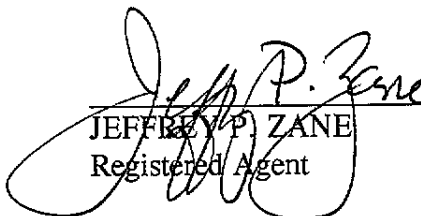
<u>NAME</u>	<u>TITLE</u>	<u>ADDRESS</u>
Paula Mooney	President/ Treasurer	23475 Water Circle Boca Raton, FL 33486
Robert Mooney	Vice President	23475 Water Circle Boca Raton, FL 33486

DIRECTORS

Paula Mooney	23475 Water Circle Boca Raton, FL 33486
Robert Mooney	23475 Water Circle Boca Raton, FL 33486

ACCEPTANCE:

I agree as Registered Agent to accept Service of Process; to keep the office open during prescribed hours; to post my name (and any other officers of said corporation authorized to accept service or process at the Florida designated address) in some conspicuous place in the office as required by law.


JEFFREY P. ZANE
Registered Agent

FILED
02 SEP 30 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA