Electronic Articles of Incorporation For

P02000124539 FILED November 22, 2002 Sec. Of State

AFORDABLE HEALTH & LIFE INSURANCE 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:

AFORDABLE HEALTH & LIFE INSURANCE INC.

Article II

The principal place of business address:

125 N RIVERSIDE DR. UNIT 125 POMPANO BEACH, FL. US 33062

The mailing address of the corporation is:

125 N. RIVERSIDE DR. UNIT 125 POMPANO BEACH, FL. US 33062

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: 100

Article V

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

JAMES H CANTWELL 1331 45 ST. FT. LAUDERDALE, FL. 33309 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JAMES HUNTER CANTWELL

Article VI

The name and address of the incorporator is:

MARIA KARLSSON 125 N RIVERSIDE DR. UNIT 125 POMPANO BEACH FL. 33062

Incorporator Signature: MARIA KARLSSON

Article VII

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

Title: P MARIA KARLSSON 1331 NW 45 ST.

FT. LAUDERDALE, FL. 33309 US

Title: VP HUNTER CANTWELL 1331 NW 45 ST. FT. LAUDERDALE, FL. 33309 US

Article VIII

The effective date for this corporation shall be:

11/19/2002