Electronic Articles of Incorporation For

P03000016792 FILED February 12, 2003 Sec. Of State

BETTE J. JOHNSON INSURANCE AGENCY, 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:

BETTE J. JOHNSON INSURANCE AGENCY, INC.

Article II

The principal place of business address:

445 27TH AVE SW SUITE A VERO BEACH, FL. 32968

The mailing address of the corporation is:

PO BOX 650279 VERO BEACH, FL. 32965

Article III

The purpose for which this corporation is organized is: SALE OF LIFE, HEALTH, FIXED ANUUITES

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:

BETTE J JOHNSON 25-46TH AVE VERO BEACH, FL. 32968 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BETTE J. JOHNSON

Article VI

The name and address of the incorporator is:

BETTE J. JOHNSON 25-46TH AVE SW VERO BEACH FL 32968

Incorporator Signature: BETTE J. JOHNSON

Article VII

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

Title: P BETTE J JOHNSON 25 - 46TH AVE VERO BEACH, FL. 32968