

**Electronic Articles of Incorporation
For**

P03000020933
FILED
February 20, 2003
Sec. Of State

CONSUMER DIRECTED BENEFIT PLANS, 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:

CONSUMER DIRECTED BENEFIT PLANS, INC.

Article II

The principal place of business address:

700 CENTAL AVENUE
SUITE 301
ST. PETERSBURG, FL. 33701

The mailing address of the corporation is:

700 CENTAL AVENUE
SUITE 301
ST. PETERSBURG, FL. 33701

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:

ROBERT W STONER
700 CENTRAL AVENUE
SUITE 301
ST. PETERSBURG, FL. 33701

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

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Registered Agent Signature: ROBERT W. STONER

Article VI

The name and address of the incorporator is:

JOHN R. STONER
700 CENTAL AVENUE
SUITE 301
ST. PETERSBURG, FL 33701

Incorporator Signature: JOHN R. STONER

Article VII

The effective date for this corporation shall be:

02/20/2003