Electronic Articles of Incorporation For

P04000048343 FILED March 17, 2004 Sec. Of State NCULLIGAN

PINNACLE PLANNING INCORPORATED

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:

PINNACLE PLANNING INCORPORATED

Article II

The principal place of business address:

1025 S. SEMORAN BLVD. SUITE 1093 WINTER PARK, FL. US 32792

The mailing address of the corporation is:

1025 S. SEMORAN BLVD. SUITE 1093 WINTER PARK, FL. US 32792

Article III

The purpose for which this corporation is organized is:

RESPONSIBLE RETIREMENT PLANNING THROUGH THE SALE OF FIXED ANNUITIES.

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:

JAMES D MCMILLAN 1025 S. SEMORAN BLVD. SUITE 1093 WINTER PARK, FL. 32792 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JAMES D MCMILLAN

Article VI

The name and address of the incorporator is:

JAMES D MCMILLAN 11627 SARITA CT ORLANDO, FL 32817

Incorporator Signature: JAMES D. MCMILLAN

Article VII

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

Title: PCEO JAMES D MCMILLAN 1025 S. SEMORAN BLVD, SUITE #1093 WINTER PARK, FL. 32792

Title: VP DAX R DICKENSON 1025 S. SEMORAN BLVD, SUITE #1093 WINTER PARK, FL. 32792