Electronic Articles of Incorporation For

P04000060841 FILED April 12, 2004 Sec. Of State nculligan

SMA ADVISORS, 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: SMA ADVISORS, INC.

Article II

The principal place of business address: 522 SW PORT ST LUCIE BLVD. PORT ST LUCIE, FL. 34953

The mailing address of the corporation is:

PO BOX 8089 PORT ST LUCIE, FL. 34985

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: 10000

Article V

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

IMAD S QUBAIN 522 SW PORT ST LUCIE BLVD PORT ST LUCIE, FL. 34953 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: IMAD S QUBAIN

Article VI

The name and address of the incorporator is:

IMAD S QUBAIN 522 SW PORT ST LUCIE BLVD PORT ST LUCIE, FL 34953

Incorporator Signature: IMAD S QUBAIN

Article VII

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

Title: P IMAD S QUBAIN 522 SW PORT ST LUCIE BLVD PORT ST LUCIE, FL. 34953 US

Title: T RHODA JAVIER 522 SW PORT ST LUCIE BLVD. PORT ST LUCIE, FL. 34953 US

Article VIII

The effective date for this corporation shall be: 04/10/2004