

**Electronic Articles of Incorporation
For**

P04000107602
FILED
July 21, 2004
Sec. Of State
jshivers

CREATIVE RETIREMENT CONCEPTS, 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:

CREATIVE RETIREMENT CONCEPTS, INC.

Article II

The principal place of business address:

6000 OKEECHOBEE BLVD
SUITE 2100
WEST PALM BEACH, FL. US 33417

The mailing address of the corporation is:

6000 OKEECHOBEE BLVD
SUITE 2100
WEST PALM BEACH, FL. US 33417

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:

1000

Article V

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

CARL BARNOWSKI
6000 OKEECHOBEE BLVD
SUITE 2100
WEST PALM BEACH, FL. 33417

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

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Registered Agent Signature: CARL A. BARNOWSKI

Article VI

The name and address of the incorporator is:

FLORIDA INCORPORATOR
P.O. BOX 273
LAUREL, FL
34272 - USA

Incorporator Signature: RAUL DEBARROS

Article VII

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

Title: VP
TRISHA L BARNOWSKI
6000 OKEECHOBEE BLVD - SUITE 2100
WEST PALM BEACH, FL. 33417 US

Article VIII

The effective date for this corporation shall be:

07/14/2004