Electronic Articles of Incorporation For

P05000145630 FILED October 31, 2005 Sec. Of State

IST ANNUITY SERVICES, 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: IST ANNUITY SERVICES, INC.

Article II

The principal place of business address:

65 WASHINGTON AVENUE SUITE #3 MIAMI BEACH, FL. 33139

The mailing address of the corporation is:

P.O. BOX 192213 MIAMI BEACH, FL. 33119

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: 1,000

Article V

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

INSURANCESOFTWARETEST.COM, INC. 65 WASHINGTON AVENUE SUITE #3 MIAMI BEACH, FL. 33139

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

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Registered Agent Signature: STEVE RICHARDS

Article VI

The name and address of the incorporator is:

STEVE RICHARDS P.O. BOX 192213 MIAMI BEACH, FL 33119

Incorporator Signature: STEVE RICHARDS

Article VII

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

Title: P STEVEN R RICHARDS P.O. BOX 192213 MIAMI BEACH, FL. 33139

Article VIII

The effective date for this corporation shall be:

11/01/2005