

**Electronic Articles of Incorporation
For**

P05000164070
FILED
December 16, 2005
Sec. Of State
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SECURITY FIRST FINANCIAL 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:

SECURITY FIRST FINANCIAL SERVICES INC.

Article II

The principal place of business address:

100 VILLAGE SQUARE CROSSING
SUITE 200
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

100 VILLAGE SQUARE CROSSING
SUITE 200
PALM BEACH GARDENS, FL. 33410

Article III

The purpose for which this corporation is organized is:

FINANCIAL SERVICES INCLUDING BUT NOT LIMITED TO, ASSET
PROTECTION, STOCKS, BONDS, MUTUAL FUNDS,
ANNUITIES, INSURANCE PRODUCTS.

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:

HOWARD S SIEGEL
100 VILLAGE SQUARE CROSSING
SUITE 200
PALM BEACH GARDENS, FL. 33410

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

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Registered Agent Signature: HOWARD SIEGEL AS PRESIDENT

Article VI

The name and address of the incorporator is:

HOWARD SIEGEL
100 VILLAGE SQUARE CROSSING
SUITE 200
PALM BEACH GARDENS

Incorporator Signature: HOWARD SIEGEL AS PRESIDENT

Article VII

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

Title: P
HOWARD S SIEGEL
100 VILLAGE SQUARE CROSSING SUITE 200
PALM BEACH GARDENS, FL. 33410

Article VIII

The effective date for this corporation shall be:

01/01/2006