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JACOBY, BRIMO, FIGUEROA & CHASE

January 6, 2006

† DAVID H. JACOBY
ANTHONY N. BRIMO
DIANA FIGUEROA, P.A.
BRUCE H. CHASE

Secretary of State Division of Corporations 409 East Gains Street Tallahassee, FL 32399

RE: Articles of Incorporation of Long Term Care Insurance Specialists, Inc.

Dear Sir/Madam:

Enclosed please find an original and one copy of the Articles of Incorporation for LONG TERM CARE INSURANCE SPECIALISTS, INC. Also enclosed please find check No. 10/0 in the amount of \$ 70 as the required fee to process said documents. Please file same and return a copy to our office.

Thank you in advance for your prompt attention to this matter.

Very truly yours,

David H. Jacoby

JACOBY, BRIMO, FIGUEROA, & CHASE

Enclosures: As Stated



2111 Dairy Road Melbourne, FL 32904 (321) 723-8388 (321) 723-9995 Facsimile

†



ARTICLES OF INCORPORATION OF LONG TERM CARE INSURANCE SPECIALISTS, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation is: LONG TERM CARE INSURANCE SPECIALISTS, INC.

ARTICLE II

The street address of the principal office of the Corporation is: 383 Intrepid Way, Indialantic, Florida 32903.

The mailing address of the Corporation is: 2111 Dairy Road, Melbourne, Florida 32904.

ARTICLE III

The maximum number of shares this Corporation is authorized to issue is 200, all of which shall be Common Shares.

ARTICLE IV

The initial street address of the Corporation's registered office is: 2111 Dairy Road, Melbourne, FL 32904. The initial registered agent for the Corporation at that address is: David H. Jacoby.

ARTICLE V

The name and street address of the person signing these articles of incorporation is:

Name	Address
David H. Jacoby	2111 Dairy Road Indialantic, FL 32903

The undersigned incorporator has executed these articles of incorporation.

David H. Jacoby Incorporator

1/6/05 Date

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for Insurance company at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501.

David H. Jacoby

Registered Agent

Date (

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