

**Electronic Articles of Incorporation
For**

P06000156038
FILED
December 22, 2006
Sec. Of State
Ipoole

ASSET & RETIREMENT 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:

ASSET & RETIREMENT ADVISORS, INC.

Article II

The principal place of business address:

1030 WEST SAMMS AVE
PORT ORANGE, FL. 32129

The mailing address of the corporation is:

1030 WEST SAMMS AVE
PORT ORANGE, FL. 32129

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:

100,000

Article V

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

PATRICIA A GAINES
1030 WEST SAMMS AVE
PORT ORANGE, FL. 32129

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

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Registered Agent Signature: PATRICIA GAINES

Article VI

The name and address of the incorporator is:

PATRICIA GAINES
1030 WEST SAMMS AVE

PORT ORANGE, FL 32129

Incorporator Signature: PATRICIA GAINES

Article VII

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

Title: P
PATRICIA A GAINES
1030 WEST SAMMS AVE
PORT ORANGE, FL. 32129

Article VIII

The effective date for this corporation shall be:

01/01/2007