

P 950000 22720

Daniel I. Krieger  
19380 Collins Avenue, #526,  
North Miami Beach, Florida 33160  
(305) 936-0180

March 17, 1995

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

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-03/20/95--01070--007  
\*\*\*\*122.50 \*\*\*\*122.50

Re: KRIEGER LIFE & HEALTH, INC.

Dear officer:

Enclosed is the following:

1. Original and 1 copy of Articles of Incorporation
2. Self-addressed stamped envelope attached to copy

of

Articles.

Please file the original Articles and provide me with a confirmed copy. Filing fee of \$122.50 is attached, for the following purpose:

Profit corporation filing fee	\$35.00
Registered agent designation	\$35.00
Certified Copy	\$52.50
	\$122.50

Very truly yours,

*Daniel I. Krieger*

DANIEL I. KRIEGER

FILED  
MAR 20 1995  
TALLAHASSEE, FL  
DIVISION OF CORPORATIONS  
STATE DEPARTMENT

492 12631

**ARTICLES OF INCORPORATION  
OF  
KRIEGER LIFE & HEALTH, INC.**

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, do hereby adopt the following articles of incorporation.

**ARTICLE ONE  
NAME**

The name of the corporation is: **KRIEGER LIFE & HEALTH, INC.**

**ARTICLE TWO  
CORPORATE DURATION**

The duration of the corporation is perpetual.

**ARTICLE THREE  
PURPOSE OR PURPOSES**

The general purposes for which the corporation is organized are:

1. To transact the sale of life and health insurance, and related services and products or insurance company products including annuities.
2. To transact any other lawful business for which corporations may be incorporated under the Florida Business Corporation Act or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.
3. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

**ARTICLE FOUR  
CAPITALIZATION**

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class and shall have a \$1.00 par value.

FILED  
JUN 20 1963  
CLERK OF DISTRICT COURT  
JULY 1 1963

**ARTICLE FIVE  
REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the corporation is 19380 Collins Avenue, #526, North Miami Beach, Florida 33160 , and the name of the corporation's initial registered agent is Daniel I. Krieger.

**ARTICLE SIX  
DIRECTORS**

The corporation shall have at least one director, with the exact number to be specified by the shareholders from time to time unless the shareholders shall, by majority vote thereof, determine that the corporation shall be managed by the shareholders.

**ARTICLE SEVEN  
INITIAL BOARD OF DIRECTORS**

The names and addresses of the first directors of the corporation, who shall hold office for the first year or until their successors are duly elected and qualified shall be:

**Name:**  
DANIEL I. KRIEGER

**Address:**  
19380 Collins Avenue, #526  
North Miami Beach, FL 33160

**ARTICLE EIGHT  
CONFLICTS**

No contract or other transaction between the corporation and any other corporation, and no act of the corporation shall in any way be affected or invalidated by the fact that any of the directors of the corporation are pecuniarily or otherwise interested in, or are directors or officers of such other corporation. Any director individually, or any firm of which any director may be a member may be a party to, or may be pecuniary or otherwise interested in any contract or transaction of the corporation, provided that the fact such director or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any director of the corporation who is also a director or an officer of such other corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the corporation which shall authorize any such contract or transaction, with like force and effect as if he were not such a director or officer of such other corporation, or not so interested.

ARTICLE NINE  
INCORPORATORS

The name and address of the incorporator is: Daniel I. Krieger

ARTICLE TEN  
INDEMNITY

The corporation shall indemnify its directors and officers to the fullest extent permitted by law either now or hereafter.

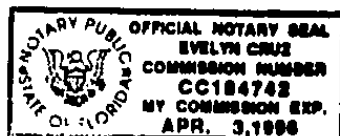
Executed by the undersigned incorporator, at North Miami Beach, Dade County, Florida, on the 17<sup>th</sup> day of March, 1995.

Daniel I. Krieger  
Daniel I. Krieger, Incorporator

STATE OF FLORIDA  
COUNTY OF DADE

The foregoing instrument was acknowledged before me by DANIEL I. KRIEGER, who acknowledged that he executed the same for the purposes recited above, his 17<sup>th</sup> day of MARCH, 1995. He produced the following as identification, or is personally known to me ✓.  
Identification Produced: \_\_\_\_\_

Evelyn Cruz  
NOTARY PUBLIC, AT LARGE  
EVELYN CRUZ  
Commission No. CC 184742  
My Commission Expires: April 3, 1996  
FARTCLES.WPS



TO

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR  
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THE STATE OF  
FLORIDA, AND NAMING AGENT UPON WHOM PROCESS MAY BE MADE.**

In compliance with Section 607.0505 of the Florida Business Corporation Act,  
the following is submitted:

KRIEGER LIFE & HEALTH, INC., with its place of business at 19380 Collins Avenue, #526, North Miami Beach, Florida 33160, has named DANIEL I. KRIEGER, whose address is 19380 Collins Avenue, #526, North Miami Beach, Florida 33160, as its agent to accept service of process within the State of Florida.

Dated the 17<sup>th</sup> day of March, 1995.

KRIEGER LIFE & HEALTH, INC.

By: Daniel I. Krieger  
Daniel I. Krieger,  
Incorporator

Having been named to accept service of process for the above-stated corporation at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties and I accept the duties and obligations of Section 607.0505 of the Florida Business Corporation Act.

Dated the 17<sup>th</sup> day of MARCH, 1995.

By: Daniel I. Krieger  
Daniel I. Krieger  
Registered Agent  
19380 Collins Avenue, #526,  
North Miami Beach, Florida 33160