

P96000038880

PRATS, FERNANDEZ & CO.  
151 MAJORCA AVE. SUITE C  
CORAL GABLES, FL 33134  
Tel. (305) 444 8333  
Fax. (305) 444 8334

April 3, 1996

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

800001602920  
-05/01/96---01035---014  
\*\*\*\*367.50 \*\*\*\*122.50

Re: PENSION BENEFITS SYSTEMS, INC.

Dear Sirs:

We are enclosing the following:

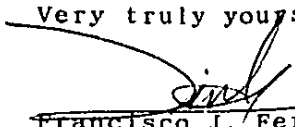
- 1) Articles of Incorporation of the subject company, duly executed
- 2) Check for \$122.50 covering:

Filing fee	\$ 35.00
Certified copy	52.50
Registered Agent Designation	35.00

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\$122.50  
=====

Thank you for your assistance.

Very truly yours,

  
Francisco J. Fernández

encs.

Dmc  
5/6/96

FILED  
96 APR 30 PM 2:01  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

CERTIFICATE OF INCORPORATION  
OF  
PENSION BENEFITS SYSTEMS, INC.

FILED  
96 APR 30 PM 2:01  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned hereby subscribes this Certificate of Incorporation for the purpose of forming a corporation under the laws of the State of Florida, subject to the following provisions:

ARTICLE ONE

The name of the corporation shall be  
PENSION BENEFITS SYSTEMS, INC.

ARTICLE TWO

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE THREE

The maximum number of shares of stock which the corporation will have outstanding at any time shall be 50,000 shares of common stock of \$1.00 par value per share. All or any part of the capital stock may be paid for either in lawful monies of the United States of America, or in services, at a true valuation thereof.

ARTICLE FOUR

The corporation shall begin business with a minimum capital in the amount of \$1,000.00 (one thousand and 00/100 dollars).

#### ARTICLE FIVE

This Corporation shall have perpetual existence.

#### ARTICLE SIX

Initially the principal office of the corporation shall be located at 151 Majorca Av. Coral Gables, FL. 33134. Other offices for the transaction of business may be located wherever the Directors may deem necessary or expedient.

#### ARTICLE SEVEN

The business of the corporation shall be managed by a Board of Directors, whose members need not be stockholders of the corporation. Originally there will be one director. The number of directors, not less than one, shall be fixed by resolution of the stockholders at any regular or special meeting, subject to the manner of holding such meetings prescribed by the by-laws.

#### ARTICLE EIGHT

The names and post office addresses of the members of the first Board of Directors and officers who shall hold office for the first year of existence of the Corporation or until their successors are elected or appointed and have qualified are as follows:

#### BOARD OF DIRECTORS

Francisco J. Fernández  
Director-Chairman-Secretary

151 Majorca Avenue  
Coral Gables, FL 33134

ARTICLE NINE

The names and post office addresses of the officers of this corporation are:

Francisco J. Fernández  
President-Treasurer

151 Majorca Avenue  
Coral Gables, FL 33134

ARTICLE TEN

The name and post office address of each subscriber to these Articles of Incorporation are:

Francisco J. Fernández  
151 Majorca Avenue  
Coral Gables, FL 33134

ARTICLE ELEVEN

This corporation shall have full power to carry on and transact each or all of the businesses enumerated in Article Two of this Certificate, and shall have all the general and additional powers now and hereafter conferred upon it by law.

ARTICLE TWELVE

This corporation shall have the power to issue the whole or any part, determined by the Board of Directors, of the shares of the capital stock as partly said, subject to call thereon until the whole thereof shall have been paid.

ARTICLE THIRTEEN

Upon election of a Board of Directors by the stockholders such Board shall manage the business affairs of this corporation without the necessity of further authority from the stockholders, except as the by-laws of the Board of Directors provide. All holders of common stock shall have

the same rights whether their shares be fully or partially paid unless otherwise determined by the Board of Directors at or before the time of issuance thereof.

ARTICLE FOURTEEN

This corporation shall designate Gabriel Prats, with offices located at 151 Majorca Ave. Coral Gables, Florida, 33134 as its duly authorized registered agent to be in charge of the Corporate Registered Office as required by state law.

IN WITNESS WHEREOF, the undersigned incorporators have hereunto set their hand and affixed their seal on this third day of April of 1996.



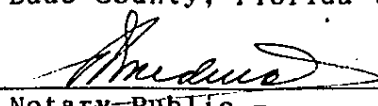
Francisco J. Fernández

STATE OF FLORIDA    )

COUNTY OF DADE        )

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared FRANCISCO J. FERNANDEZ, personally known, who after having been duly sworn, executed the foregoing Certificate of Incorporation of PENSION BENEFITS SYSTEMS, INC. freely and voluntarily for the purpose therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Coral Gables, Dade County, Florida this third day of April of 1996.

  
Notary Public -  
State of Florida at large  
My Commission Expires



R. MEDINA  
COMMISSION # CC 468350  
EXPIRES MAY 31, 1999  
BONDED THRU  
ATLANTIC BONDING CO., INC.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR  
DOMICILE FOR THE SERVICE OF PROCESS WITHIN STATE  
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

FILED

96 APR 30 PM 2:01  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

In pursuance of Chapter 49.091, Florida Statutes, the following is submitted, in compliance with said act:  
PENSION BENEFITS SYSTEMS, INC. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation as the city of Miami, County of Dade, State of Florida has named GABRIEL PRATS with offices at 151 Majorca Ave., Coral Gables, Florida. Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and keeping open said office.

  
GABRIEL PRATS