

CKN

Financial Services, Inc.

P97000011815

Norm Grise
Life Brokerage Manager

January 23, 1996

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

200002075932--8
-02/03/97--01050--006
****122.50 ****122.50

Re: CKN Financial Services, Inc.

Dear Ms./Sir:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of Filing Fees, Certified Copy of Incorporation and Fees for Registered Agent Designation for the above named corporations.

Very truly yours,

Norman R. Grise

Norman R. Grise LUTCF

cc: Charles A. Lindgren, CLU
President

Kathy L. Lindgren
Vice President/Director of Operations

BSB

FEB 5

FILED
97 FEB -3 PM 4:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

97 FEB -3 PM 4:55

ARTICLES OF INCORPORATION SECRETARY OF STATE
TALLAHASSEE, FLORIDA

OF

CKN FINANCIAL SERVICES, INC.

The under signed subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE 1 - CORPORATE NAME

The name and address of the corporation is:

CKN Financial Services, Inc.
14000 Military Trail
Suite 203
Delray Beach, Fl 33484-2610

ARTICLE 11 - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE 111 - PURPOSE

The corporation is organized for the purpose of engaging in any activities of business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one hundred shares (100) of one dollar (\$1.00) par value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the Initial Registered Agent of the Corporation is:

Norman R. Grise
14000 Military Trail
Suite 203
Delray Beach, FL 33484

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have three (3) directors initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one (1). The name and address of the initial directors of the corporation is as follows:

Charles A. Lindgren
14000 Military Trail
Suite 203
Delray Beach, FL 33484

Katherine L. Lindgren
14000 Military Trail
Suite 203
Delray Beach, FL 33484

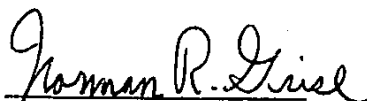
Norman R. Grise
14000 Military Trail
Suite 203
Delray Beach, FL 33484

ARTICLE VII - INCORPORATORS

The name and address of the person signing these Articles of Incorporation are as follows:

Norman R. Grise
14000 Military Trail
Suite 203
Delray Beach, FL 33484

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 23 day of January, 1997.

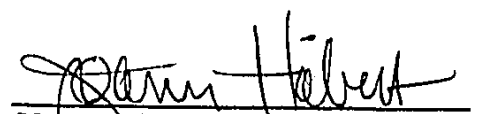

Norman R. Grise

STATE OF FLORIDA

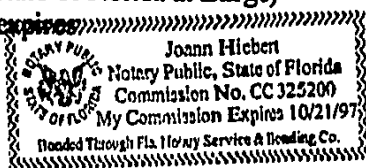
COUNTY OF PALM BEACH

BEFORE ME a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Norman Grise known to me and known to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 23 day of January, 1997.


(Notary Public, State of Florida at Large)

My commission expires



FILED

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

**CERTIFICATE AND ACKNOWLEDGMENT
OF REGISTERED AGENT**

CERTIFICATE OF REGISTERED AGENT

OF

CKN FINANCIAL SERVICES, INC.

Pursuant to Florida Statutes sections 48.091 AND 607.034, the following is submitted: The above corporation, desires to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at 14000 Military Trail, Delray Beach, Florida has named Norman Grise located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

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 agree to comply with the provisions of Florida Law in keeping open said office.



Norman R. Grise