

P98000041641

ARTICLES OF MERGER
Merger Sheet

MERGING:-----

000004748820--0

USI FLORIDA LIFE AND ESTATE PLANNING DIVISION, INC., a Florida
corporation, P98000041641

INTO

KARP INSURANCE CONSULTANTS, INC., a Florida entity, P96000075927.

File date: December 28, 2001 , effective December 31, 2001

Corporate Specialist: Cheryl Coulliette

Account number: 072100000032

Amount charged: 70.00