

P98000062757

ARTICLES OF MERGER
Merger Sheet

MERGING: -----

KOLISCH INSURANCE USI, INC., a Florida corporation, P98000062757

INTO

800004462868--5

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

File date: June 25, 2001

Corporate Specialist: Cheryl Coulliette