FILINGS, INC. TERESA ROMAN (Requestor's Name) 2805 LITTLE DEAL ROAD

(Address)

TALLAHASSEE, FLORIDA 32308

385-6735

OFFICE USE ONLY

(City, State, Zip)

(Phone #)

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1.	- TISUYANCE & (Corpora	Bonefit Plan Designers, Inc. (Document #)	<u>-</u> -
2.		tion Name) (Document #)	-
(Corporation Name)			
4.		stion Name) (Document #)	-} -
	Walk in	Pick up time 2.00 Certified Copy	
	Mail out	Will wait Photocopy Certificate of Status 20 33 33 33	
	NEW FILINGS	AMENDMENTS	
1	Profit	Amendment	
1	NonProfit	Resignation of R.A., Officer/Director	
I	Limited Liability	Change of Registered Agent	
	Domestication	Dissolution/Withdrawal	
	Other	Merger	
OTHER FILINGS		REGISTRATION/ QUALIFICATION	
	Annual Report	SHOWS	
	Fictitious Name	Foreign Limited Partnership	
	Name Reservation		
		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
CR2E031(10/92)		Trademark Examiner's Initials]
		Other	_

ARTICLES OF INCORPORATION

OF

INSURANCE & BENEFIT PLAN DESIGNERS, INC.

99 MAY 11 PM 2: 33
SECRETARY OF STATE
TALLAHASSEE FLORIDA

THE UNDERSIGNED, for the purpose of forming a corporation for profit pursuant to Chapter 607, Florida Statutes, does hereby adopt the following Articles of Incorporation:

ARTICLE I NAME OF CORPORATION

The name of the corporation shall be:
Insurance & Benefit Plan Designers, Inc. (the "Corporation")

ARTICLE II GENERAL NATURE OF BUSINESS

The general nature of the business to be transacted by the Corporation shall be to engage in any and all lawful business permitted under the laws of the United States and the State of Florida.

ARTICLE III CAPITAL STOCK

- A. The total authorized capital stock of the Corporation is one thousand (1,000) shares of Common Stock, par value One Dollar (\$1.00) per share.
- B. Every shareholder, upon the sale for cash of any new stock of the Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro

rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE IV TERM OF EXISTENCE

The Corporation shall exist perpetually.

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ARTICLE V ADDRESS OF PRINCIPAL OFFICE IN THIS STATE

The initial street address of the principal office of the Corporation in the State of Florida is 10683 San Bernadino Way, Boca Raton, Florida 33428. The Board of Directors may from time to time move the principal office to another address in Florida.

ARTICLE VI NUMBER OF DIRECTORS

The Corporation shall have not less than one (1) Director.

ARTICLE VII FIRST BOARD OF DIRECTORS

The names and street addresses of the initial members of the Board of Directors are:

Albert I. Vatske 10683 San Bernadino Way Boca Raton, FL 33428

Bonnie Vatske 10683 San Bernadino Way Boca Raton, FL 33428

ARTICLE VIII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation Gregory J. Ritter, Esq., Ritter Chusid Bivona & Cohen, LLP, 7000 West Palmetto Park Road, Suite 400, Boca Raton, Florida 33433.

ARTICLE IX INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 7000 West Palmetto Park Road, Suite 400, Boca Raton, Florida 33433, and the name of the initial registered agent of the Corporation at that address is Gregory J. Ritter, Esquire.

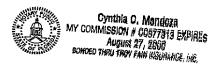
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 10th day of May, 1999.

GREGORY J. RITHER

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 10th day of May, 1999, by Gregory J. Ritter, Esq., as incorporator to these Articles, who is personally known to me or who has produced as identification and who did not take an oath.

My Commission Expires:



NOTARY PUBLIC, State of Florida Print name: Cynthia C. Mendoza

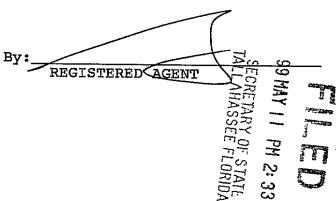
CERTIFICATE DESIGNATING REGISTERED OFFICE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 48.091, Florida Statutes, the following is submitted:

INSURANCE & BENEFIT PLAN DESIGNERS, INC., a corporation being organized under the laws of the State of Florida, designates 7000 West Palmetto Park Road, Suite 400, Boca Raton, Florida 33433, as its registered office and has named GREGORY J. RITTER as its agent to accept service of process within the State of Florida.

ACKNOWLEDGMENT:

Having been named to accept service of process for INSURANCE & BENEFIT PLAN DESIGNERS, INC. at the place designated in this Certificate, I hereby agree to act in such capacity and agree to comply with the provisions of said Act with respect to keeping such office open.



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