TRANSMITTAL LETTER

Department of State

Division of Corporations

P. O. Box 6327 Tallahassee, FL 32314	r B			
SUBJECT: Enclosed is an original			0002968460 -08/24/9301057008 *****87.50 *****87.	
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	S78.75 Filing Fee & Certified Copy ADDITIONAL COP	\$87.50 Filing Fee, Certified Copy & Certificate of Status	
FROM: _	240/ Execution	we flaza fr. 3 Address G FL 32504 State & Zip	99 AUG 24 PH 12: 47 TAPLEATING SEFE, FLORIDA	· -
Enclosed is an original \$70.00 Filing Fee	and one(1) copy of the articles \$78.75 Filing Fee & Certificate of Status Name (Proposed Status)	S of incorporation and a character of incorporation and a characte	-08/24/990105700 ******87.50 ******87 eck for: S87.50 Filing Fee, Certified Copy & Certificate of Status Y REQUIRED	

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION OF

Advanced Estate Concepts, Inc.

ARTICLE I -- NAME

The name of this corporations is Advanced Estate Concepts, Inc.

ARTICLE II -- DURATION

This corporation shall have perpetual existence commencing on September 1, 1999.

ARTICLE III -- PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business including, but not limited to, financial planning services.

ARTICLE IV -- CAPITAL STOCK

This corporation is authorized to issue 2,000 shares of One Dollar (\$1) par value common stock which shall be designated as "Common Shares."

ARTICLE V -- PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation, 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 VI -- INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 2401 Executive Plaza Drive, Pensacola, Florida 32504, and the name and address of the initial registered agent of this corporation is Norman R. Webb, 2401 Executive Plaza Drive, Pensacola, Florida 32504.

ARTICLE VII -- INITIAL BOARD OF DIRECTIONS

This corporation shall have one director constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the

bylaws, however, there shall never be less than one Director nor more than five. The name and address of the initial Board of Directors of the corporation is:

Norman R. Webb 2401 Executive Plaza Drive Pensacola, Florida 32504

ARTICLE VIII---INCORPORATORS

The name and address of the incorporator signing these articles is: Norman R. Webb, 2401 Executive Plaza Drive, Pensacola, Florida 32504.

ARTICLE IX -- INDEMNIFICATION

The corporation shall indemnify any Officer or Director or any former officer or director, to the full extent permitted by law.

ARTICLE X -- AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the 200 day of August, 1999.

Norman R. Webb, Incorporator

CERTIFICATE DESIGNATING REGISTERED AGENT AND PLACE OF BUSINESS OR DOMICLE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Sections 48.091 and 607.034, Florida Statutes, the following is submitted:

FIRST that Advanced Estate Concepts, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 2401 Executive Plaza Drive, Pensacola, Florida, has named Norman R. Webb, 2401 Executive Plaza Drive, Pensacola, Florida 32504, as its agent to accept service of process within Florida.

Dated: 8/24/

Norman R. Webb, Incorporator

Having been named as registered agent to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper performance and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Norman R. Webb Registered Agent Date

99 AUG 24 PM 12: 47
SECRETARY OF STATE
AND SEEF LORIDA