

**ARTICLES OF INCORPORATION
OF
A-Z INSURANCE COMPANY, LTD.**

**PURSUANT TO THE NEVIS BUSINESS CORPORATION ORDINANCE
1984, AS AMENDED**

NEVIS BUSINESS CORPORATION ORDINANCE 1984

AS AMENDED

ARTICLES OF INCORPORATION

For the purpose of forming a corporation pursuant to the Nevis Business Corporation Ordinance 1984, as amended, the undersigned does hereby make, subscribe, acknowledge and file in the office of the Registrar of Companies this instrument for this purpose, as follows:

1. The name of the corporation shall be:

A-Z INSURANCE COMPANY, LTD.

2. The registered address of the corporation shall be Suite 7, Henville Building, Charlestown, Nevis. The corporation's registered agent at this address shall be Spectrum Management & Consulting Ltd.
3. The aggregate number of shares that the corporation is authorized to issue is One Hundred Thousand (100,000) registered shares at \$1 par value.

Subject to the maximum amount of shares permitted under this Article 3, the Board of Directors shall have power to issue such amount of shares in the capital of the Company, as it shall from time to time determine. Such shares may be of one or more classes or one or more series within any class thereof, any of which classes may be of shares with or without par value, with such voting powers, full or limited, or without voting powers and in such series and with such designations, preferences, participating, optional or special rights and qualifications, limitations or restrictions thereon, as the Board shall determine.

4. The corporation shall have as its principal purpose the right to engage in any lawful act or activity for which corporations may now or hereafter be organized under the Nevis Business Corporation Ordinance 1984 as amended.
5. The corporation shall have every power which a corporation now or hereafter organized under the Nevis Business Corporation Ordinance 1984 as amended may have.

The name and address of each incorporator
and subscriber of these Articles is

<u>NAME</u>	<u>ADDRESS</u>	<u>NUMBER OF SHARES SUBSCRIBED</u>
Spectrum Management & Consulting Ltd	Suite 7, Henville Building, Charlestown, Nevis	Twenty Thousand

IN WITNESS WHEREOF, I have executed this instrument on this – (Date).

For and on behalf of
Spectrum Management & Consulting Ltd