

[Articles of Organization] OF  
Benefit Creations Limited Liability Company

KNOW ALL MEN BY THESE PRESENTS: That I, Milton Lawrence Culver, desiring to form a limited liability company for the purposes set forth herein and in conformance with the Alabama Limited Liability Company Act, do establish:

1. Company Name. That the name of the limited liability company is Benefit Creations Limited Liability Company.

2. Duration. That the period of duration of this limited liability company is thirty years from the date of filing hereof with the Alabama, unless sooner dissolved as provided by Alabama law.

3. Purpose. That the purpose for which this limited liability company is organized is primarily to Develop, Market and Sell Benefit Products, and other goods and services that are permitted by law, within and without the Alabama as the laws of Alabama and other states permit.

4. Principal Place of Business. That the address of its principal place of business is 150 Inverness Corners, Birmingham AL 35242.

5. Registered Agent and Office. That the name of its registered agent, whose Consent to Appointment as Registered Agent accompanies these articles, is Virgil R. Morris address of the agent at the registered office is [150 Inverness Corners  
Birmingham, AL 35242]

6. Capitalization. That the total capital contributions of each Member, which is his or its respective undivided interest in personal property having at least a value totaling \$1 should be allocated as follows:

Milton Lawrence Culver, 150 Inverness Corners, Birmingham AL 35242 and Executive Marketing Officer \$1

7. Additional Liability of Members. That no additional capital contributions will be required.

8. Admission of Additional Members. That additional Members will be admitted or expelled only with the unanimous consent of all Members entitled to participate in management and upon such terms as are unanimously agreed to by all Members entitled to a dividend upon dissolution or liquidation.

9. Continuity of Life. That the remaining Members of the limited liability company may only have the right to continue the business upon the death, retirement, resignation,

expulsion, bankruptcy or dissolution of a Member or occurrence of any other event which terminates the continued Membership of a Member in this limited liability company if they unanimously elect to do so. The return of capital and the distribution of profits shall be determined from the company's books, as of the effective date of withdrawal, based on generally accepted accounting practices, and paid as soon as practicable without diminishing the prospects of the company's ventures and subject to the limitations of the Alabama Limited Liability Company Act.

10. Management. The business of the company shall be conducted under the exclusive management of its Members, or outside managers if its Members unanimously elect, who shall have exclusive authority to act for the company in all matters. The Members may from time to time designate certain Members as Officers to act for the Company in certain matters as specified by the [Operating Agreement].

DATED this 24<sup>th</sup> day of March, 2004.

Milton Lawrence Culver  
Milton Lawrence Culver

Milton Lawrence Culver

Notary's Acknowledgment

State of Alabama )  
County of Shelby ) SS

On this 24<sup>th</sup> of March 2004 before me personally appeared Milton Lawrence Culver, to me known to be the person described in and who executed the foregoing instrument and acknowledged to me that Milton Lawrence Culver executed the same as his free act and deed.

Michelle G. Powell  
Notary Public