

**ARTICLES OF ORGANIZATION
OF
BENEFITS TECHNOLOGIES DIVISION X, LLC**

The undersigned, acting as the organizers of a limited liability company under the Alabama Limited Liability Company Act, hereby adopt the following Articles of Organization for BENEFITS TECHNOLOGIES DIVISION X, LLC.

ARTICLE ONE

The name of the Company is BENEFITS TECHNOLOGIES DIVISION X, Limited Liability Company (LLC).

ARTICLE TWO

The Company shall continue in existence until it is dissolved in accordance with the provisions of the operating agreement, or, if there is no operating agreement or no provision in the operating agreement governing the duration of the Company, then in accordance with the Alabama Limited Liability Company Act.

ARTICLE THREE

The Company is organized to provide services related to voluntary life and health insurance benefits.


ARTICLE FOUR

The mailing address of the initial registered office is 300 Cahaba Park Circle Ste. 133 Birmingham, AL 35242, and the name of the initial registered agent of the Company at such address is Richard F. Herring.

ARTICLE FIVE

The names and mailing addresses of the initial members of the company are:

Benefits Technologies, LLC
1200 East Taft Street
Sapulpa, OK 74066


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ARTICLE SIX

The initial members of the Company may admit additional members at such times upon such terms and conditions, as may be mutually agreed by the Company and the additional members.

ARTICLE SEVEN

The legal existence and business of the Company may be continued by the written consent of all the remaining members within 90 days after an event of disassociation of a member.

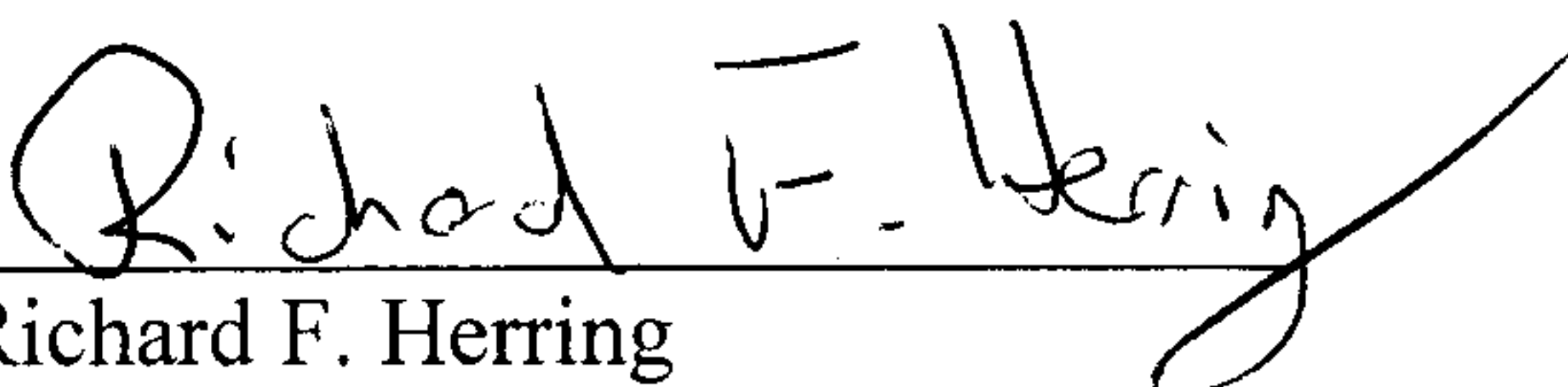
ARTICLE EIGHT


The Company is to be managed by one or more managers. The names and mailing addresses of the initial managers, who shall serve as managers until the first annual meeting of members of the Company or until their successors are duly elected, are:

Benefits Technologies, LLC
1200 East Taft Street
Sapulpa, OK 74066

ARTICLE NINE

IN WITNESS WHEREOF, these Articles of Organization have been executed on July 31, 2009, by the undersigned.


Richard F. Herring


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