

Filing Fee \$15.00

To be filed annually between
January 1st and March 1st

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
270 WESTMINSTER MALL
PROVIDENCE, RHODE ISLAND 02903

Corporate ID 13481 Annual Report for the year 1986

FIRST: The name of the corporation is NEFS, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: Character of business, briefly stated, is insurance and financial services.

FOURTH: If foreign corporation, address of its principal office.....

N/A

FIFTH: Business address in Rhode Island.....

290 Westminster Street, Providence, RI 02903

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
None	Director	
	Director	
	Director	
Henry E. Kates	President	290 Westminister St, Providence, RI
None	Vice President	
Henry E. Kates	Secretary	290 Westminister St, Providence, RI
Robert Peterson	Treasurer	290 Westminister St, Providence, RI

SEE ATTACHED

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
2000	Common		no par value

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
100	Common		no par value

APR 5 1986
MAR
[Signature]

03/12/86
AID

Dated February 21 19 86

1642A001
 By *[Signature]*
 Title Secretary
 N.E.F.S., Inc.
 (Name of Corporation)

(Report must be signed by an officer)

NEFS, Inc.

Corp. ID# 13481

Rider

Assistant Secretary:

Stephen J. Carlotti

1500 Fleet Center, Providence, RI 02903

Filing Fee \$15.00

To be filed annually between
January 1st and March 1st

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
270 WESTMINSTER MALL
PROVIDENCE, RHODE ISLAND 02903

Corporate ID.....13481.....

Annual Report for the year ...1985.....

FIRST: The name of the corporation is NEFS, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: Character of business, briefly stated, is insurance and financial services.

FOURTH: If foreign corporation, address of its principal office n/a

FIFTH: Business address in Rhode Island 290 Westminister Street, Providence, RI 02903

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
.....	Director
.....	Director
.....	Director
Henry E. Kates	President	290 Westminister Street, Providence, RI
.....	Vice President
Henry E. Kates	Secretary	290 Westminister Street, Providence, RI
Stephen J. Carlotti	Asst. Sec.	2200 Fleet Nat'l Bk. Bldg., Providence, RI
Robert Peterson	Treasurer	290 Westminister Street, Providence, RI

SEVENTH: Number of Shares authorized: 2,000

No. of Shares	Class	Series	Par Value or statement that shares are without par value
2,000	Common		No Par Value

EIGHTH: Number of Shares issued: 100

No. of Shares	Class	Series	Par Value or statement that shares are without par value
100	Common		No Par Value

Dated March 1 1985

NEFS, Inc.
(Name of Corporation)

By [Signature]

Title Assistant Secretary

(Report must be signed by an officer)

ANNE
CRK
0140A001
15.00

Filing fee: \$15.00

To be filed annually between
January 1st and March 1st

State of Rhode Island and Providence Plantations
OFFICE OF THE SECRETARY OF STATE

Annual Report for the year 1984

FIRST: The name of the corporation is N E F S, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: Character of business, briefly stated, is To serve as a general agent for companies selling life and other types of insurance; to render financial services and advice and to engage in any other lawful business.

FOURTH: If foreign corporation, address of its principal office
N/A

FIFTH: Business address in Rhode Island
144 Westminster Street, Providence, Rhode Island 02903

SIXTH: Names and addresses of its directors and officers:

(Addresses must include street and number, if any)

Name	Office	Address
	Director	
	Director	
	Director	
Henry E. Kates	President	290 Westminster St., Prov., RI
	Vice President	
Henry E. Kates	Secretary	290 Westminster St., Prov., RI
Stephen J. Carlotti	Asst. Sec.	2200 Fleet Bank Bldg., Prov., RI
Robert Peterson	Treasurer	290 Westminster St., Prov., RI

(If additional space is needed, attach rider)

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
2000	Common		No Par Value

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
100	Common		No Par Value

Dated: 2/14 1984 N E F S, Inc.
(Name of Corporation)

By: [Signature]
Title Assistant Secretary

(Report must be signed by an officer)

If the corporation has changed its registered office and/or its registered agent, Form #9 must be filed. Please contact Corporation Division for information. 277-3040

Filing fee: \$15.00

To be filed annually between
January 1st and March 1st

State of Rhode Island and Providence Plantations

OFFICE OF THE SECRETARY OF STATE

Annual Report for the year 1983

FIRST: The name of the corporation is N E F S, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: Character of business, briefly stated, is to serve as a general agent for companies selling life and other types of insurance; to render financial services and advice and to engage in any other lawful business.

FOURTH: If foreign corporation, address of its principal office

FIFTH: Business address in Rhode Island (blank reports will be mailed to this address) 144 Westminster Stree, Providence, Rhode Island

SIXTH: Names and addresses of its directors and officers:

(Addresses must include street and number, if any)

Name	Office	Address
There are no Directors	Director	
	Director	
	Director	
Henry E. Kates	President	290 Westminster St. Providence, RI
	Vice President	
Henry E. Kates	Secretary	Same as above
Stephen J. Carlotti	Asst. Sec.	2200 Fleet Nat'l Bank Bldg., Providence
Robert Peterson	Treasurer	290 Westminster St., Providence, RI

(If additional space is needed, attach rider)

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
2,000	Common	--	no par value

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
100	Common	--	no par value

Dated: January 3 19 83 N E F S, Inc.

(Name of Corporation)

By Stephen J. Carlotti
Title Assistant Secretary

(Report must be signed by an officer)

If the corporation has changed its registered office and/or its registered agent, Form #9 must be filed. Please contact Corporation Division for information. 277-3040

Filing fee: \$15.00

To be filed annually between January 1st and March 1st

State of Rhode Island and Providence Plantations
OFFICE OF THE SECRETARY OF STATE

Annual Report for the year 1982

FIRST: The name of the corporation is N E F S, INC.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: Character of business, briefly stated, is to serve as a general agent for companies selling life and other types of insurance; to render financial services and advice and to engage in any other lawful business.

FOURTH: If foreign corporation, address of its principal office

FIFTH: Business address in Rhode Island (blank reports will be mailed to this address) 144 Westminster Street, Providence, Rhode Island

SIXTH: Names and addresses of its directors and officers:

(Addresses must include street and number, if any)

Name	Office	Address
The Corporation has no Directors	Director	
	Director	
	Director	
Henry E. Kates	President	144 Westminster St., Providence, R.I.
	Vice President	
Henry E. Kates	Secretary	144 Westminster St., Providence, R.I.
Stephen J. Carlotti	Asst. Secretary	2200 Industrial Bank Bldg., Prov., RI
Robert Peterson	Treasurer	144 Westminster St., Providence, R.I.

(If additional space is needed, attach rider)

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
2,000	Common	--	No par value

MAR 3 1982
rpe

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
100	Common	--	No par value

Dated: 2/24 1982

N E F S, INC.

(Name of Corporation)

By Stephen J. Carlotti
Title Assistant Secretary

(Report must be signed by an officer)

If the corporation has changed its registered office and/or its registered agent, Form #9 must be filed. Please contact Corporation Division for information. 277-3040

Filing fee: \$15.00

To be filed annually
between January 1st and March 1st

State of Rhode Island and Providence Plantations

OFFICE OF THE SECRETARY OF STATE

1981
ANNUAL REPORT

OF

NEW ENGLAND FINANCIAL SERVICES, INC.

Pursuant to the provisions of Section 7.1.1-118 of the General Laws, 1956, as amended, the undersigned corporation hereby submits the following annual report:

FIRST: The name of the corporation is New England Financial Services, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: The address of its registered office in Rhode Island is 2200 Industrial Bank Building, Providence, RI 02903

and the name of its registered agent in Rhode Island at such address is Stephen J. Carlotti

Stephen J. Carlotti

FOURTH: If a foreign corporation, the address of its principal office in the state or country under the laws of which it is incorporated is N/A

FIFTH: The character of the business in which it is actually engaged in Rhode Island, briefly stated, is to serve as a general agent for companies selling life and other types of insurance; to render financial services and advice and to engage in any other lawful business.

SIXTH: The names and respective addresses of its directors and officers are:

Name	Office	Address
The corporation has no directors.	Director	
	Director	
Harry Kushigian	President	144 Westminster St., Providence, RI
Henry E. Kates	Vice President	144 Westminster St., Providence, RI
Henry E. Kates	Secretary	144 Westminster St., Providence, RI
Raymond McDermott	Treasurer	144 Westminster St., Providence, RI
Stephen J. Carlotti	Asst. Secretary	2200 Industrial Bank Bldg., Prov., RI

SEVENTH: The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Number of Shares	Class	Series	Par Value per Share or Statement that Shares are without Par Value
3,000	Common		No Par Value

2406A14...1500B1

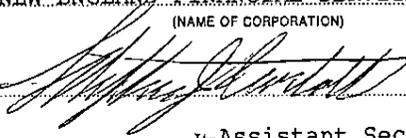
MAR 20 1981
ppw

EIGHTH: The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
100	Common		No Par Value

Dated February 25, 1981 NEW ENGLAND FINANCIAL SERVICES, INC.

(NAME OF CORPORATION)

By 

Its Assistant Secretary

Filing fee: \$15.00

To be filed annually
between January 1st and March 1st

State of Rhode Island and Providence Plantations

OFFICE OF THE SECRETARY OF STATE

1980
ANNUAL REPORT

OF

NEW ENGLAND FINANCIAL SERVICES, INC.

Pursuant to the provisions of Section 7.1.1-118 of the General Laws, 1956, as amended, the undersigned corporation hereby submits the following annual report:

FIRST: The name of the corporation is New England Financial Services, Inc.

SECOND: It is incorporated under the laws of Rhode Island

THIRD: The address of its registered office in Rhode Island is 2200 Industrial Bank Building, Providence, Rhode Island 02903
and the name of its registered agent in Rhode Island at such address is Stephen J. Carlotti

FOURTH: If a foreign corporation, the address of its principal office in the state or country under the laws of which it is incorporated is n/a

FIFTH: The character of the business in which it is actually engaged in Rhode Island, briefly stated, is to serve as a general agent for companies selling life and other types of insurance; to render financial services and advice and to engage in any other lawful business.

SIXTH: The names and respective addresses of its directors and officers are:

Name	Office	Address
The corporation has no directors.	Director	
	Director	
Harry Kushigan	President	
Henry E. Kates	Vice President	144 Westminister Street, Prov., RI
Henry E. Kates	Secretary	144 Westminister Street, Prov., RI
Stephen J. Carlotti	Asst. Sec.	2200 Industrial Bank Bldg., Prov., RI
Raymond McDermott	Treasurer	144 Westminister Street, Prov., RI

SEVENTH: The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Number of Shares	Class	Series	Par Value per Share or Statement that Shares are without Par Value
3,000	common	--	no par value

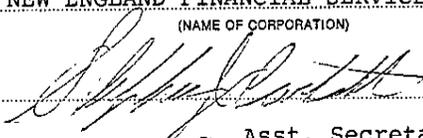
1802A14...15008

APR 11 1980

EIGHTH: The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
100	common	--	no par value

Dated 2/11, 19 80 NEW ENGLAND FINANCIAL SERVICES, INC.
(NAME OF CORPORATION)

By 
Its Asst. Secretary

EIGHTH: The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

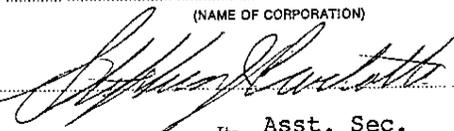
<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
100	common	--	no par

Dated March 1, 1979

NEW ENGLAND FINANCIAL SERVICES, INC.

(NAME OF CORPORATION)

By



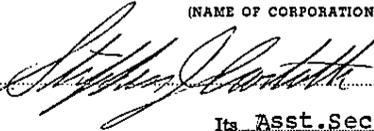
Its Asst. Sec.

EIGHTH: The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
100	common	--	no par

Dated February 23, 19 78

NEW ENGLAND FINANCIAL SERVICES, INC.
(NAME OF CORPORATION)

By 
Its Asst. Sec.