

Commonwealth of Kentucky  
Michael G. Adams, Secretary of State

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Michael G. Adams  
Secretary of State  
Received and Filed  
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Michael G. Adams  
Secretary of State  
P. O. Box 718  
Frankfort, KY 40602-0718  
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<http://www.sos.ky.gov>

Certificate of Authority

FBE

Pursuant to the provisions of KRS 14A.9 - 030 the undersigned hereby applies for authority to transact business in Kentucky on behalf of the entity named below and, for that purpose, submits the following statements:

1. The entity is a **limited liability company**.
2. The name of the entity is  
**UNIVERSAL RETIREMENT LLC**
3. The state or country under whose law the entity is organized is **Nevada**.
4. The date of organization is **11/18/2013** and the period of duration is **perpetual**.
5. The mailing address of the entity's principal office is  
**3127 East Warm Springs Rd, Suite 100, las vegas, NV 89120**
6. The name of the initial registered agent is  
**Grant Vickers**  
and the street address of the entity's initial registered office in Kentucky is  
**2205 KY 39 S, Crab Orchard, KY 40419**
7. The names and business addresses of the entity's representatives:  
**Member**                      Todd Howell                      3127 East Warm Springs Rd, Suite 100, las vegas,  
NV 89120
8. This entity is managed by **Members**.
9. This filing will be effective on **Friday, November 15, 2024**.

I declare under penalty of perjury under the laws of the state of Kentucky that the foregoing is true and correct.

Signature of individual signing on behalf of **Operations Manager:**  
**Scott Wheatfill**

I, **Grant Vickers**, consent to serve as the Registered Agent on behalf of this entity on Friday, November 15, 2024.