

**STATE OF CONNECTICUT
OFFICE OF THE SECRETARY OF STATE**

**CERTIFICATE OF INCORPORATION
OF A NONSTOCK CORPORATION**

(Connecticut General Statutes § 33-1050 et seq.)

The undersigned incorporator, being a natural person of the age of eighteen years or older and acting as incorporator of a nonstock corporation under the Connecticut Revised Nonstock Corporation Act, hereby adopts the following Certificate of Incorporation:

ARTICLE I — NAME

The name of the corporation is Service Member Financial Readiness Network, Inc. (the "Corporation").

ARTICLE II — TYPE OF CORPORATION

The Corporation is a nonstock corporation organized under the Connecticut Revised Nonstock Corporation Act, Connecticut General Statutes § 33-1000 et seq. The Corporation shall have no authority to issue shares of stock, and no part of the net earnings of the Corporation shall inure to the benefit of any member, director, officer, or other private individual.

ARTICLE III — PURPOSE

The Corporation is organized and shall be operated exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code"), or the corresponding provision of any future federal tax law. Specifically, the Corporation's mission is to enhance the financial readiness of United States military service members and their families through the provision of free, non-commercial financial education and coaching on matters including, but not limited to, military pay and entitlements, health and life insurance benefits, debt management, savings and investment, the Blended Retirement System, and the financial impacts of deployments and permanent change of station.

Notwithstanding any other provision of this Certificate, the Corporation shall not carry on any activities not permitted to be carried on: (a) by a corporation exempt from federal income tax under Section 501(c)(3) of the Code; or (b) by a corporation, contributions to which are deductible under Sections 170(c)(2), 2055, or 2522 of the Code.

ARTICLE IV — REGISTERED AGENT AND REGISTERED OFFICE

The name of the Corporation's registered agent is Craig David Morrow. The address of the registered agent and the registered office of the Corporation in the State of Connecticut is:

Craig David Morrow

[REDACTED]
[REDACTED]

ARTICLE V — PRINCIPAL OFFICE

The mailing address of the Corporation's principal office is:

Service Member Financial Readiness Network, Inc.

P.O. Box 37

Old Saybrook, Connecticut 06475

ARTICLE VI — MEMBERS

The Corporation shall have no members within the meaning of the Connecticut Revised Nonstock Corporation Act. Any programs, advisory bodies, or participant groups established by the Board of Directors shall not constitute membership for purposes of the Act.

ARTICLE VII — DIRECTORS

The business and affairs of the Corporation shall be managed by or under the direction of a Board of Directors. The number, qualifications, terms, election, and removal of directors shall be as set forth in the Bylaws of the Corporation. The initial Board of Directors shall consist of no fewer than three (3) directors, as determined and appointed in accordance with the Bylaws.

ARTICLE VIII — LIMITATION OF LIABILITY

To the fullest extent permitted by the Connecticut Revised Nonstock Corporation Act, as it exists or may hereafter be amended, a director of the Corporation shall not be personally liable to the Corporation for monetary damages for breach of duty as a director, except for: (a) any breach of the director's duty of loyalty to the Corporation; (b) acts or omissions not in good faith or that involve intentional misconduct or a knowing violation of law; (c) any transaction from which the director derived an improper personal benefit; or (d) any act or omission for which the elimination of liability is not permitted under applicable law.

ARTICLE IX — INDEMNIFICATION

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by the Connecticut Revised Nonstock Corporation Act and may, if and to the extent authorized by the Board of Directors, indemnify any other persons as permitted by applicable law. The Corporation may purchase and maintain insurance on behalf of any such persons against any liability asserted against them in such capacity, whether or not the Corporation would have the power to indemnify such person under applicable law.

ARTICLE X — DISSOLUTION

Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all lawful debts and liabilities of the Corporation, distribute all remaining assets of the Corporation exclusively to one or more organizations that are organized and operated exclusively

for charitable or educational purposes and that qualify as exempt organizations under Section 501(c)(3) of the Code, as selected by the Board of Directors. No assets shall be distributed to or for the benefit of any private individual. If the Board of Directors fails to so designate, such assets shall be distributed by the Superior Court of the State of Connecticut to such organization or organizations as the Court shall determine.

ARTICLE XI — AMENDMENT

The Corporation reserves the right to amend, alter, change, or repeal any provision contained in this Certificate of Incorporation, in the manner now or hereafter prescribed by the Connecticut Revised Nonstock Corporation Act, and all rights conferred upon directors and officers herein are granted subject to this reservation.

ARTICLE XII — INCORPORATOR

The name and mailing address of the incorporator is:

Craig David Morrow
P.O. Box 37
Old Saybrook, Connecticut 06475

ARTICLE XIII — ELECTRONIC MAIL ADDRESS

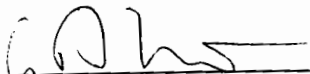
The electronic mail address of the Corporation, to which the Secretary of the State may send notices and annual report reminders, is:

info.smfrn@gmail.com

ARTICLE XIV — PRINCIPAL BUSINESS ACTIVITY

The North American Industry Classification System (NAICS) code that best describes the Corporation's principal business activity is 624190 — Other Individual and Family Services.

IN WITNESS WHEREOF, the undersigned incorporator has executed this Certificate of Incorporation as of the date written below.



Craig David Morrow, Incorporator

Date: 2 April, 2026