

POWER OF ATTORNEY

I, _____, being of full age of majority, acting for myself and on behalf of my family members listed below:

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____
- 6) _____

hereby make, constitute and appoint _____ true and lawful attorney for me and my family members, and give and grant to said attorney, with full power of substitution, the power and authority to apply for and enter into an international health insurance policy to cover me and my family members listed above. Said attorney or his substitute, may do an perform all and every act and thing whatsoever requisite and necessary to be done in regard to the application and issuance of said health insurance policy as I might or could do if personally present, ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue hereof.

The particulars regarding the person or persons to be insured are found in the form attached and referred to as the health application form, which may be comprised of one or more parts. I understand that said attorney will utilize the information contained on the above-referenced forms to try and obtain an international health insurance policy for all of the proposed insured's, and accordingly, declare that to the best of my knowledge, that all information provided by me is truthful and complete. My attorney shall have discretion to choose an insurer or insurance trust with coverage subject to the terms and conditions contained in the policy as issued. The policy to be issued shall contain the following minimum terms:

An annual deductible of: US\$ _____
 Maximum lifetime benefit: US\$ _____
 Annual Premium: US\$ _____
 Currency of Policy: US Dollars

I further understand that I shall have 10 days after the issuance of the international health insurance policy contemplated from the health application form I have submitted to said attorney within which to cancel said policy, and thereafter, said policy shall be accepted as issued and become a binding document.

I execute this authorization and Power of Attorney for said attorney or his substitute to apply for and contract and international health insurance policy on this _____ day of _____, 200____.

Grantor

**TRANSFER AND SUBSTITUTION OF ATTORNEY
NAMED IN POWER OF ATTORNEY**

I hereby transfer to Morgan-White Administrators International, Inc. as my substitute attorney, all rights granted to me through Powers of Attorney from applicants for international health insurance policies. Said substitute, Morgan-White Administrators International, Inc., is hereby empowered as my substitute to do and perform any act and thing as I might or could do if personally present, ratifying and confirming all that said substitute attorney shall lawfully do or cause to be done by virtue hereof.

Dated this _____ day of _____, 200____.

Attorney in fact under Power of Attorney