

15 June 2010

Collection of medical information via SureMed

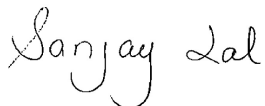
Dear Practice Manager,

This letter is to confirm that we have engaged Konnect to manage ING Life medical information requests through their SureMed service, including PMAR's, questionnaires, build exams and examinations.

We are confident that SureMed will make the process easier for your practice and for ING Life, and assure the confidentiality and security of personal medical information.

Under this arrangement, Konnect will pay medical fees for ING Life requests delivered and completed through the SureMed service, and will respond to queries and manage follow-up contact with practices through a dedicated SureMed support team.

Yours sincerely,



Sanjay Lal
Head of Underwriting
ING Life (NZ) Ltd