



U.S. Financial Services  
ING Life Distribution

**J. Craig Collins**  
Senior Vice President  
Head of Independent General Agency Distribution

February 15, 2008

Mr. Scott Burrows  
5105 Interbay Boulevard  
Tampa, FL 33611

Dear Scott:

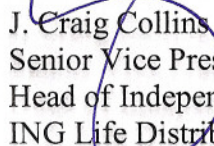
I'm not quite sure how to sufficiently express my sincere appreciation for the inspiring message you delivered to our top General Agents at our recent conference. To just simply say "THANK YOU" seems woefully inadequate! Your presentation was without a doubt the highlight of what by all accounts was a most successful meeting.

In over 31 years of hosting and attending similar meetings, I've had the honor of seeing numerous "motivational" speakers. I can honestly say your story and how you've handled the adversity that life dealt had a profound impact on our attendees and caused each of us to pause and reflect on we can apply your principals of Vision, Mindset and Grit in our individual lives.

I was very impressed by the thoroughness of your preparation. It provided an added dimension to your comments and sets you apart from many speakers. It was as though you had been working side-by-side with our General Agents as you clearly demonstrated an understanding of the issues and opportunities they face.

So, as inadequate as it seems, thank you for helping us make our conference a huge success! It is my hope that this small token of my appreciation will help you recall your time with us at our "**Victory Starts Here**" conference. I am looking forward to the opportunity to have you speak at another conference soon.

Sincerely,

  
J. Craig Collins  
Senior Vice President  
Head of Independent General Agency Distribution  
ING Life Distribution

20 Washington Avenue South  
Minneapolis, MN 55401  
Tel.: 612.342.7012