

5Th June 2006

To Whom It May Concern,

In November 2005 we engaged Opnetex Pty Ltd to review our telecommunication services. The review focussed on evaluating, the adequacy, value for money, performance and contractual terms of the services we were purchasing from our existing suppliers.

We were very impressed with the outcomes of this review. Opnetex identified opportunities that have enabled Australian Skandia to achieve cost savings of 40% in the sourcing of its telecommunications services. In the course of this review, Opnetex also identified a variety of billing anomalies with the suppliers that resulted in rebates to address incorrect charging of services.

Following the review, Opnetex has worked with us to realise the cost savings by running a competitive tender process with suppliers, negotiating contracts with the successful suppliers and then assisting us to manage the transition of the services to the new contract arrangements. Along the way we have been most impressed with their professionalism, quality of work, follow through and responsiveness.

The review also identified opportunities to further enhance infrastructure performance and effectiveness. These have included optimising PABX, mobile and blackberry infrastructure, as well as migrating to a more robust and secure private IP data network. These projects have enabled Australian Skandia to achieve further performance improvements and cost savings.

Currently Opnetex are assisting us to implement processes, procedures and reporting frameworks to effectively manage and control our telecommunications expenditure. Work to date has enabled us to spot usage anomalies and billing errors and to seek early rectification of these with the suppliers.

Overall we have been very pleased with the outcomes achieved by using Opnetex. We have found them to be extremely professional, knowledgeable, highly experienced, able to interact very effectively with the plethora of ICT vendors and above all deliver on commitments. We have been more than happy with them.

We plan to continue to use Opnetex and see them very much as an extension of our IT team.

Yours Faithfully,

Joe Serrao IT Manager