



IAML SERVICES, INC.

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Now Offering Customized Employee Benefits Solutions

Our clients have relied on the Institute for Applied Management & Law, Inc. (IAML) for state-of-the-art professional training for decades. We are pleased to announce that IAML has extended its commitment to its clients by creating a new company, IAML Services, Inc. **By partnering with many of the nation’s top service and product providers, IAML Services can help employers lower their employee benefit costs and administrative demands while providing a "best in class" employee benefits portfolio for their employees.** In fact, in many situations, the cost of better benefit solutions and new state-of-the-industry technology can be offset through the benefit offers themselves.

Our customized employee benefits solutions can address the following employee benefit areas:

- Benefits Administration and Management through state-of-the industry technology
- Outsourcing
- Enrollment Administration
- Core Medical Benefits
- Voluntary Benefits
- Long Term Care
- Dependent Eligibility Audits
- On Boarding and Terminations
- Wellness
- Real Time Reporting
- Employee Purchasing Programs

IAML Services, Inc. Partners

IAML Services, Inc. specializes in bringing together leading experts to analyze your situation and suggest employee benefit products and services that address the full range of your organization's employee benefit needs. We have partnered with the most prestigious and highly regarded organizations in the country to enable us to help you with the best solutions available in the marketplace. We discuss and evaluate your benefits issues and administration, understand your “pain points” and then propose an employee benefit solution targeting your specific needs with measurable objectives, all without obligation, of course.

Allstate Benefits: The “Good Hands” People



IAML Services, Inc. works with the top management of Allstate, including their Vice President of National Accounts, to ensure that the best solutions for IAML clients are fully

explored. Allstate offers individual workplace insurance products, including:

- ◆ Universal Life
- ◆ Term Life
- ◆ Accident
- ◆ Cancer
- ◆ Disability
- ◆ Critical Illness
- ◆ Hospital Indemnity
- ◆ Heart/Stroke
- ◆ Discounted Auto/Home

Purchasing Power: “The Premier Purchase Program”



Purchasing Power is the leading provider of programs that enable employees to purchase brand name computers, electronics, and appliances with manageable monthly payments through an easily implemented payroll deduction program. This highly popular program is well suited for today's credit constrained environment. Purchasing Power is an increasingly popular and meaningful way for employers to help their employees, at virtually no cost or risk to the employer.

LTC Solutions: “Leading the Group Long-Term Care Industry”



We are able to offer clients state-of-the-art long-term care insurance solutions through our partnership with this highly regarded full service, woman-owned independent company. LTC's extensive experience in dealing with the complexities of long-term care insurance is reflected in their long list of highly satisfied clients.

Benefits Administration and Management Firms

We work with the finest benefits administration and enrollment firms in the nation. These companies are utilized by IAML Services depending on the industry, size and nature of the issues confronting each of our prospective clients. Some of our partners, for example, focus on larger cases (50,000 or more employees), and others specialize in certain industries, such as retail.

Eligibility Dependent Audits

IAML Services can offer its clients a powerful service that enables you to audit your employee benefit usage and eligibility. Our partner is a leading provider of eligibility dependent audits. These audits can be performed on a “fee for service” basis, or with fees payable on the amount saved by the employer.

The Next Step

Whatever your situation and needs, IAML Services has the resources and ability to help you explore the optimal solutions. And it's easy to find out if we can help. Please call (949) 760-1700 and ask for Scott Schroeder, Vice President; Bob Lee, Executive Director; or Eric Jackson, President. We would be pleased to confidentially discuss your situation and how we might help.