

MyWavePORTAL®

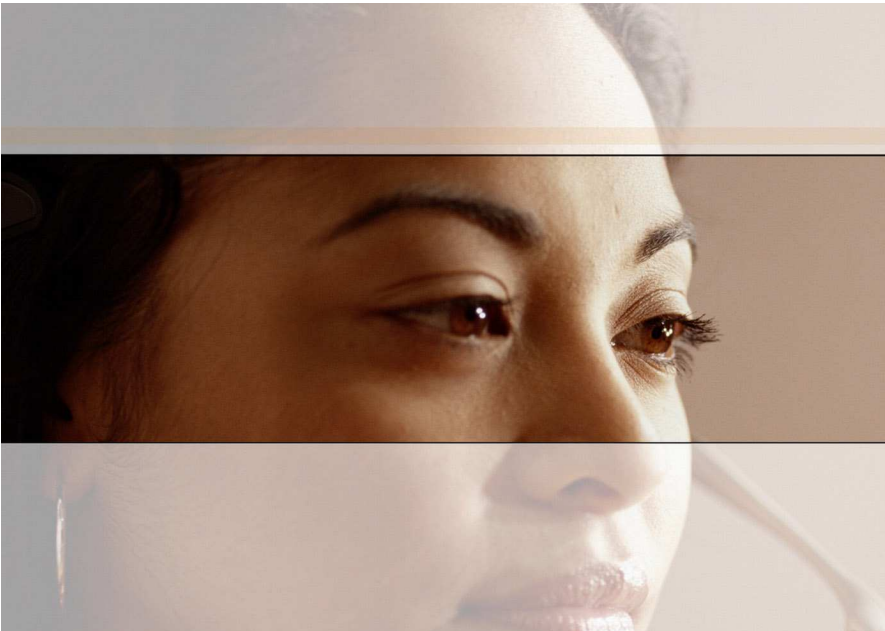


MyWavePortal®

Click+Connect+Communicate

Welcome to a whole new way of working — MyWave® is your personalized Web site that allows you to effortlessly click, connect, and communicate with JM Brassill Group Inc.

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to view documents online, participate in plan/program surveys, or connect with over 200,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board."

Trevor, MyWavePortal User, Northeast

Collaboration Center

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you
- Accessible 24/7, postings from our agency are timely, relevant, and easy to locate in one convenient place online

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

Community

- Through MyWave® Community, you have access to a vast and knowledgeable network of colleagues from across the country
- Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions
- Community postings are organized by topic so you can source information quickly and easily



"MyWaveHR® is an extremely valuable resource for us. We particularly appreciate the forms available in the Legislative Guides and the newsletters found in *HealthShop*."

Julie, MyWaveHR Client User, Midwest

MyWaveHR®: Your Electronic Human Resource Assistant

MyWaveHR is the helping hand you need for all your Human Resource needs.

Whether you are looking for legislative information, employee communications, industry-related Web sites, or consumer-related healthcare information, MyWaveHR has it readily available for you in one easy, convenient location.

Compliance

Looking for quick answers to tough legislative questions? MyWaveHR's Compliance section has the answers you're searching for. You will be directly linked to an exclusive set of comprehensive guides full of federal legislation. Complete guides include COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA. Within each guide, sections include Related Articles, Q&A, Forms, and Quick Reference. A search function is also available to help you easily source information by

allowing you to browse all or only particular sections within each guide.

Documents on Command

When you need to resource information fast, the Documents on Command section of MyWaveHR® provides instant access to a library of downloadable articles covering a variety of topics — exactly when you need them! Articles are conveniently grouped by general category and include: Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education — to help you easily locate all the resources available to you. Or, use its keyword search function to find related documents.

Resources

MyWaveHR's Resources provides useful links and articles to industry-related Web sites —all through the convenience of your MyWaveHR homepage. In addition, use the helpful

search function so you can promptly find all the information you are looking for, as well as any related documents from the Documents on Command section. And if you still cannot find exactly what you need, use the convenient "Contact your broker representative" help link. So many helpful resources — all at your fingertips.

HealthShop

Want consumer-based health-related articles in professional looking newsletters to give to your employees in a snap? No problem! MyWaveHR supplies you with *HealthShop* — comprehensive consumer information, in ready-to-print newsletters. Topics include: At the Doctor's Office, At the Pharmacy, Home Care, and Your Health. Use these newsletters to help your employees make smart and informed health care decisions.