



## Venue, Date and Time

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Woodruff-Sawyer SF Office  
220 Bush Street, Floor 7  
San Francisco, CA

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Tuesday, November 10, 2009

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Registration  
8:45 AM–9:00 AM

Seminar  
9:00 AM–3:30 PM

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**Woodruff-Sawyer & Co.**  
220 Bush Street, Floor 7  
San Francisco, CA 94104

It's no secret that the backbone of any company is its employees, and benefits programs are a key way for employers to attract and retain a quality workforce. However, there are a variety of challenges facing employee benefits professionals today. With rising healthcare costs, a myriad of compliance issues, and the Obama administration's priority in reforming healthcare and benefits legislation, benefits program administration can be both time-consuming and complex.

Please join us for **Benefits 101**, an introductory-level seminar focusing on essential employee benefits issues to help keep you informed and in compliance in an ever-changing benefits landscape.

### AREAS OF DISCUSSION

- The basics of Employee Benefits
- President Obama's Healthcare Reform
- The state of healthcare today
- Administering welfare plans
- Benefits compliance issues

### FEATURED WOODRUFF-SAWYER SPEAKERS

**Ken Drummer**, *Senior Vice President, Benefits*  
**Jennifer Lunski, Esq.**, *Account Executive - Compliance Services*  
**Gordon Stewart**, *Account Executive, Benefits*

*For any questions or to register, please email [seminar@wsandco.com](mailto:seminar@wsandco.com)*

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*Woodruff-Sawyer is one of the largest independent insurance brokerage firms in the nation, and is an active partner of International Benefits Network and Assurex Global. For 90 years, Woodruff-Sawyer has been partnering with clients to implement and manage cost-effective and innovative insurance, employee benefits and risk management solutions, both nationally and abroad. Headquartered in San Francisco, Woodruff-Sawyer has offices throughout California and in Portland, Oregon.*

*For more information, call 415.391.2141 or visit [www.wsandco.com](http://www.wsandco.com).*