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the **singer nelson charlmers &**  
**Sterling National Bank**

## **group health insurance** **education series**

### **Reduce Your Health Insurance Costs and Make Your Employees Happier**

**DATE** Tuesday, April 1, 2008  
**TIME** Registration and Continental Breakfast 8:00 am • Seminar 8:30 am – 10:00 am  
**LOCATION** Sterling National Bank  
650 Fifth Avenue (enter on 52nd Street),  
4th Floor Conference Room,  
New York, NY 10019

#### **WHO SHOULD ATTEND**

Business owners/partners, CFOs, HR Managers and other health insurance decision-makers for companies with 25-500 employees.

#### **PROGRAM HIGHLIGHTS:**

Despite today's difficult health insurance climate, the seminar will present to you tools and methods for reducing and controlling costs. These tools and methods are also designed to ensure that your employees will be happy with the benefits they receive. Participants will learn how they can gain leverage in the insurance marketplace to convert a negative sellers' environment into a positive buyers' position. The seminar will also provide important insight about the pros and cons of Health Savings Accounts. Participants will have the opportunity to learn how to:

- Obtain the Right Coverage without Increasing Costs
- Minimize the cost of underutilized coverage
- Make sure you are making the best use of your money
- Decide which insurance company is best for your company

#### **DISCUSSION LEADERS**

##### **Abe Gutfreund**

Abe Gutfreund is Senior Vice President of Singer Nelson Charlmers. Abe has over 35 years of Group Health Insurance experience including 15 years as a member of MONY's senior actuarial management team and head of group underwriting. As the lead designer and implementer of The HealthPlan Optimizer™, Abe has been instrumental in providing unique solutions that have led to tremendous savings to his clients. He frequently speaks at business functions as the keynote presenter on Purchasing Health Insurance Today. Abe has also been recognized by his peers as one of the most knowledgeable Group Disability Insurance professionals.

##### **Joshua Lluch**

Joshua Lluch is a Business Development Manager of Singer Nelson Charlmers. Joshua has become a leading source of expertise on Health Savings Accounts. As a pioneer in the world of Health Savings Accounts, Joshua has seen many of the mistakes companies and brokers have made with implementation. Joshua delivers to his clients a unique perspective that ensures HSA compatibility and seamless integration into the company's health insurance program.

 **STERLING NATIONAL BANK**

for more information and to register

**1.212.826.9744**

or fill out and return the attached registration form

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### REGISTRATION FORM

I/we would like to attend:

Name and Title of attendee(s)

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Name of firm

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Address

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Phone #

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Fax #

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E-mail address

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If you would like to attend, email: [seminars@singernelson.com](mailto:seminars@singernelson.com), or fill out this form and mail or fax to:

**Adrienne Goldberg, c/o Singer Nelson Charlmers,  
PO Box 16, Teaneck, NJ 07666.**

Phone **201-837-1100** or **212-826-9744**, Fax **201-837-5050**.

Visit our website at: [www.singernelson.com](http://www.singernelson.com)

**SPACE IS LIMITED.** Please register by March 24, 2008.