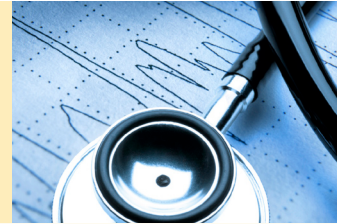


PACIFIC NORTHWEST CONSULTING ENGINEERS HEALTH & WELFARE TRUST



We are pleased to offer a comprehensive benefits program run by the ACEC of Oregon and Washington. The program is available to member employers and their employees residing in Oregon and Washington as well as member employees located nationally and internationally. For over 50 years, the PNCE H&W Trust has provided competitive benefits to member firms and has used its assets to reduce costs or generate premium holidays. The Trust's mission is to provide competitive, comprehensive benefits and to assure quality healthcare choices for member firms of the ACEC of Oregon and Washington.

The PNCE Health & Welfare Trust offers a full suite of benefit programs that are only available to ACEC members. These programs offer:

FINANCIAL STABILITY.

PNCE has had an average yearly health plan rate increase of 6.2% for the past 6 years.

CHOICE.

The PNCE offers eight Medical plans, five Basic Life options, Dental, Vision, Voluntary Life, Short/Long Term Disability, an Employee Assistance Program and Health Advocate concierge services.

VALUE-ADDED SERVICES.

All of the following are included with Trust membership:

- Consolidated billing for all lines of coverage
- Open enrollment materials/communication assistance
- Dedicated administrator for PNCE member firms
- COBRA/HIPAA administration

MORE INFORMATION

If you'd like to see a quote, please contact:

Jennifer Schneider, Woodruff-Sawyer & Co.
503.416.7755 / jschneider@wsandco.com

Or visit the ACEC website for more information about our programs at:

<http://www.acecoregon.org/join/insuranceInfo.php> for Oregon or
<http://www.acec-wa.org/Insurance/pncehwt.htm> for Washington

About Woodruff-Sawyer:

Woodruff-Sawyer is one of the largest independent insurance brokerage firms in the nation. For 90 years, WS&Co. has been partnering with clients to implement and manage cost-effective and innovative insurance, employee benefits and risk management solutions, both nationally and abroad. The company has offices throughout California and in Portland, Oregon.

