



## Plenary Session: "Global Challenge - Employee Benefits"

The recent financial crises and government responses to those crises present challenges to sponsors of employee benefit plans. Many stock awards are underwater, many health plans are unaffordable and many pension plans are underfunded or insolvent. Benefit plan sponsors and their advisers need to address these global challenges. The speakers in this session will consider the challenges presented to sponsors of employee benefit arrangements and discuss available options. The speakers will also discuss various government initiatives by way of response to the global crises and whether these have or have not assisted plan sponsors in any way.