

**JOSEPH LAZERSON**

**4529 Beach 45<sup>th</sup> Street**

**Work Phone 1-718-621-3100**

**Mobile Phone 1-917-282-2510**

**EDUCATION**

**1997-2021** Biannual Continuing Education Courses. Insurance Training Institute, NY

**1997-1998** Agency Management Training Course. The American College/American Society of  
CLU & ChFC, NY

**1997-1998** Financial Planning Process and Insurance Course. Baruch College, NY

**1997** Career Development Supervisor Classes. Guardian Life, NY

**1993** Estate Planning School. Dartmouth College, NH

**1993** Financial Planning Course. MetLife Securities, Inc., NY

**1992-1993** Property & Casualty Licensing Course. Metropolitan Life, NY

**1990-1991** Life and Health Insurance Agent Career Success School. MetLife, NY

**1973-1978** Master's Degree in Linguistics. Hertzen Pedagogical University. St. Petersburg,  
Russia

**EMPLOYMENT**

**2000-Present** established a new company Logic Planning Group, Inc. to conduct International  
Insurance and Financial Planning Business

**2001-2003** General Agent for CNA Life Insurance Company operating internationally, offering  
Life Insurance in Baltic States

**2004-2019** General Agent for National Western Life Insurance Company, offering Life  
Insurance, Annuities internationally, mostly in C.I.S countries of Russia, Ukraine, Kazakhstan  
and others.

**2014-Present** General Agent for Investors Trust Assurance company, offering Unit – Linked  
Insurance Products internationally

**1997-2019** Financial Representative and Career Development Supervisor with The Guardian Life Insurance Company of America and its affiliates: Park Avenue Securities, Guardian Insurance & Annuity Company, Guardian Investor Service Corporation. New York, NY

Offering personal and corporate financial planning to the general public, Business Succession Planning, Estate Planning and Conservation. Design and implementation of corporate and personal Qualified Retirement Plans and Tax Minimization programs. Consulting on and marketing of a vast number of Insurance and Financial products, such as Fiduciary Bonds, various types of Life, Health and Disability Insurance Products, Investment into Mutual Funds, Variable and Fixed Annuities, Variable Life Insurance, etc. Designing customized Group Benefits Plans for Businesses while utilizing innovative approaches to risk management.

Prospecting for training, selecting and supervising new agents and brokers with a goal of bringing them to success in the areas of marketing, financial planning and insurance while expanding the field force.

**1991-1997** Account representative and later a manager with Metropolitan Life Insurance Company. New York, NY

Prospecting for new clients using different systems: networking, personal observation, referral systems, advertisement, centers of influence, etc. Building and growing the initial client base. Selling insurance and financial products to the general public: individual and small businesses. Specialized in life, disability, property & casualty insurance.

After becoming a manager also prospected for new agents to recruit for MetLife. Conducted interviews, educated new hires both in pre-and post-licensing stages. Supervised and trained new and seasoned representatives.

**1990-1991** An agent and soon after a manager with World Time Sharing Association, Inc. New York, NY

Prospecting for clients to sell resort time - sharing programs worldwide. Upon becoming a manager also trained and supervised agents.

**1990** Immigration to USA. Odd jobs.

**1979-1990** Head of a department and later director of a supermarket in St. Petersburg, Russia  
Managing the store and supervising personnel, bookkeeping, accounting and public relations.

## **LICENSES**

Life Insurance, Accident & Health Insurance, Travel Accident, Variable Annuities, Property & Casualty: Fire, Casualty, Fidelity & Surety, Baggage, Credit, Inland Marine, Ocean Marine

NASD Registered Representative: Series 6, Series 63

NASD Registered Principal: Series 26

Perennial Leaders Club Qualifier 1992-2020

Member Million Dollar Round Table

Presidential Citation Award 1998, 2000

## **PERSONAL**

Married, with a son and a daughter

Languages: fluent in English and Russian, some German