





## Edmund J. Zaharewicz

SHAREHOLDER

MIAMI

 305.347.6932

 305.530.0055

CONNECT

 [ezaharewicz@carltonfields.com](mailto:ezaharewicz@carltonfields.com)

## Overview

Edmund Zaharewicz has more than 25 years of experience counseling clients on a broad range of state and federal securities, insurance, and retirement law matters. Ed focuses on legal and regulatory matters affecting the development, distribution, sale, and administration of life insurance and annuity products and related investment and retirement products.

His practice includes advising clients with respect to bank- and corporate-owned life insurance products, individual and group annuity products, stable value products, registered and private placement variable life insurance products, mutual funds, and private investment funds for institutional and high net worth clientele. He represents insurance companies, investment advisers, and investment companies in regulatory compliance examinations and investigations and has counseled mutual fund boards on various regulatory and fiduciary matters.

He also advises in a wide variety of related areas, including InsurTech, e-commerce, privacy, data security, anti-money laundering, custody of client assets, agent licensing and supervision, insurable interest, group life eligibility, assumption reinsurance transactions, fund mergers and liquidations, proxy statements, regulatory filings and reporting, product and client disclosures, soft dollar arrangements, suitability, product advertising, client communications, market conduct standards, personal securities transactions, codes of ethics, and trading practices.

Ed co-chairs the firm's Financial Services Regulatory Practice.

# Areas of Focus

## Practices

- Financial Services Regulatory
- Business Transactions
- Insurtech
- Securities Transactions and Compliance
- Technology

## Industries

- Life, Annuity, and Retirement Solutions
- Securities & Investment Companies
- Technology

## Insights

01.11.2024

Market Pushes Back on SEC Short Sale Reporting Rule

---

09.28.2023

New York Department of Financial Services Plays Pit Boss for Consumer Protection

---

09.28.2023

NAIC Innovation, Cybersecurity, and Technology (H) Committee Gets in on the Action

---

08.04.2023

Colorado DOI Fast-Tracks Big Data Governance Rulemaking

---

06.20.2023

Colorado DOI Summer Reading for Life Insurers

---

05.25.2023

Regulators Looking to Various Kitchen Tools to Regulate Insurers' Use of Artificial Intelligence and Machine Learning

---

05.25.2023

Social Media Influencers Take Center Stage

---

03.29.2023

Opening Day: Regulators Showcase Big Data Initiatives at NAIC Spring Meeting

---

03.09.2023

Auto Insurers to Join Life Insurers at Colorado DOI's Big Data Dance

---

02.28.2023

Regulators Gearing Up to Monitor Accelerated Underwriting Programs

---

02.16.2023

SEC Revamps Fund Shareholder Reporting and Fee/Expense Advertising Rules

---

02.10.2023

Colorado February 7 Stakeholder Meeting Shines Light on the Departments Draft Proposed Data Governance Rule

---

02.03.2023

Does Colorado's Draft Big Data Governance Rule Foretell of a Long Winter or an Early Spring?

---

05.11.2022

SEC Proposes Sea Change in Private Fund Regulation: Doing Indirectly What It Could Not Do Directly?

---

09.03.2020

AI Challenges for Securities Firms: Key Summer Reading From FINRA

---

04.13.2020

Supreme Court Won't Review Key ERISA Case: A Boost for Index Funds?

---

02.06.2020

SEC Pressures Advisers on Undisclosed Conflicts

---

10.04.2019

Carlton Fields Rolls Out Blockchain, Crypto, and Virtual Currency State Legislation Tracker

---

07.11.2019

SEC Adds to Guidance on Digital Assets

---

04.04.2019

FINRA Unlocks Some Pre-Inception Index Marketing Data

---

12.18.2018

Is It Time to Revisit SEC's Ban on "Forced" Arbitration Provisions?

---

10.01.2018

SEC: Ether and Bitcoin Are Not Securities

---

06.25.2018

New York Pushes Mutual Fund Active Share Disclosure

---

03.31.2018

SEC Sidelines Funds Focused on Cryptocurrencies

---

03.31.2018

SEC Issues Cybersecurity Disclosure Guidance

---

12.29.2017

Regulators Continue to Scrutinize Initial Coin Offerings

---

10.06.2017

SEC Files First ICO Enforcement Action

---

09.26.2017

SEC Cautions on Use of Distributed Ledger/Blockchain Technology to Raise Capital

---

09.26.2017

SEC Scrutinizes Multi-Manager Arrangements

---

06.23.2017

More Fund Companies Sanctioned for Misusing Fund Assets for Distribution

---

12.22.2016

Should Your Company Purchase Bitcoin to Pay a Cyber Ransom?

---

06.30.2016

SEC Seeks Fund Responses to Distribution-In-Guise Guidance

---

01.25.2016

SEC Provides Long-Awaited Guidance on Fund Distribution and Sub-Accounting Fees

---

12.23.2015

Bitcoin: Currency, Property, and Now, Commodity

---

09.28.2015

SEC Proposes Major Disclosure Changes for Funds and Advisers

---

07.01.2015

Seeking Clarity on SEC Disclosure Obligations Related to Cybersecurity

---

06.15.2015

State Regulation of Virtual Currency: A Recap

---

05.11.2015

Pushing the Envelope: Overstock Seeks SEC Approval for Shelf Offering of Digital Securities

---

03.25.2015

What Successful Whistleblowers Have in Common

---

12.22.2014

CFTC Follows SEC's Lead on "General Solicitation"

---

09.16.2014

Registration Relief for Some Delegating CPOs

---

03.31.2014

Final Volcker Regulations Ease Mutual Fund Concerns

---

02.17.2012

CFTC Expands Regulation of Investment Companies

---

## News

07.22.2021

FINRA Enforcement Senior Director Justin L. Chretien Joins Carlton Fields in Washington, D.C.

---

05.17.2019

Let's Talk Annuities: The Growing Fee-Based Annuity Space

---

01.01.0001

SEC Files First ICO Enforcement Action

---

## Speaking Engagements

- "Training Seminar on Securities, Insurance, and Tax," Client Presentation (June 14, 15, 21 and 23, 2022)
- "State Insurance Regulatory Developments," Carlton Fields (June 23, 2020)
- "Product Development: Fee-Based Annuities," IRI ACTION19 Conference, Washington, D.C. (May 16, 2019)
- "Blockchain and Bitcoin: Impact on Insurance Industry," ACLI Financial & Investment Roundtable, Sea Island, GA (March 2018)
- "Cybersecurity Update: Managing Regulatory Challenges – Blockchain: Risk and Benefits," IRI Government, Legal & Regulatory Conference, Washington, D.C. (June 2017)
- "Enterprise Risk Management and Regulatory Roundtable – Understanding Blockchain," Regulatory Enforcement & Enterprise Risk Management, ACI's National Advanced Forum on Life Insurance Litigation, New York, NY (April 19, 2017)

- “State Regulatory Update,” Client Focus Forum, Baltimore, MD (October 2016)
- “Federal Regulatory and FINRA Update,” Client Focus Forum, Denver, CO (October 2015)

## Credentials

### Education

- University of Miami School of Law (J.D., cum laude, 1994)
- Massachusetts Institute of Technology (B.S.E.E., 1988)

### Bar Admissions

- Florida