



Edmund J. Zaharewicz

SHAREHOLDER

MIAMI

P : 305.347.6932

F : 305.530.0055

CONNECT

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.

All Insights

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 Issues Cybersecurity Disclosure Guidance
03.31.2018	SEC Sidelines Funds Focused on Cryptocurrencies
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
12.21.2016	Should Your Company Purchase Bitcoin to Pay a Cyber Ransom?
06.30.2016	SEC Seeks Fund Responses to Distribution-In-Guise Guidance
01.24.2016	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

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- 05.11.2015 Pushing the Envelope: Overstock Seeks SEC Approval for Shelf Offering of Digital Securities
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- 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
-
- 02.16.2012 CFTC Expands Regulation of Investment Companies

All News

- 05.17.2019 Let's Talk Annuities: The Growing Fee-Based Annuity Space
-
- 01.01.0001 SEC Files First ICO Enforcement Action

Speaking Engagements

- "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

Areas of Focus

PRACTICES

- Business Transactions
- Financial Services Regulatory
- Life, Annuity, and Retirement Solutions
- Securities Transactions and Compliance
- Technology

INDUSTRIES

- Securities & Investment Companies