Maurice Lieberman, CLU, ChFC, RHU, LUTCF

Certified Forensic Litigation Consultant

Curriculum Vitae

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Financial Professional/Manager with significant regional divisional line management experience and leadership success. Strengths include management team building (both career agency and brokerage), motivation, new marketing systems development, statistical analysis, and strategic business benefits and tax planning for individuals and businesses. Consistent record of innovation and accomplishment in sales management, and sales of life, health, disability, insurance and pension annuity products.

Career History & Highlights:

Lieberman Financial & Consulting Services, LLC- 5/1990 – Present
Self employed as a personal producer and expert witness; specializing in annuities, life, health, and disability insurance litigation, statistical analysis, and coverage disputes. 2003 Allianz Masters Forum Gold Club Qualifier. MDRT level producer.

Personal Financial Counselor- 3/2009- Present
Initially contracted through MHN (subsidiary of Healthnet Inc.) Currently contracted with Zeiders Enterprises to provide financial planning workshops and conduct large and small group seminars. I also provide individual and family financial counseling sessions to active duty members of the United States Military (all branches.)

The purpose is to help our officers, and enlisted service people and their loved ones adjust to the financial challenges and hardships of military life. Awarded an "Honorary Coin" by the Commanding Officer of Travis Air

Force Base Family Resource Center for accomplishments relating to "Military Saves" week in 2014.

Western States Life Regional Director- 5/2002- 5/2003
New England Financial Group. Worked with 22 agency offices assisting management and staff in marketing advanced concept sales, plan design, and agent training. Created innovative systems that are still in use throughout the Company. Position eliminated due to Company merger with Met Life.

Financial Professional/Assistant Managing Director/Acting Managing Director- 4/2000-5/2002 Walnut Creek, California Regional Office;
The MONY Group Management Honor Club Qualifier 2001
Top Manager in agency new agent life production in the region
Acting Managing Director- Walnut Creek Office position was eliminated due to closure of the Walnut Creek office because of a pending company (sale) merger with Axa.

Life Sales Manager-8/1998-4/2000
CSAA Life-East Bay Region; Leading life sales manager in the Company 1998 & 1999. Built market from scratch to produce in excess of $1,000,000 annual life premiums within a 3 year period. President's Circle Qualifier 2 years consecutively/ CSAA's highest honor. Reason for leaving: Recruited by MONY Group to run an insurance and financial services agency.

Life Specialist-5/1996-8/1998
Farmers Insurance Group, Walnut Creek; Top Life Producer in the District and the Region/ Trained several P&C producers to sell life insurance and earn Top Club Status. District was dissolved due to District manager retiring 9/98.

Life Specialist-3/1994-6/1996 Allstate Life /Contra Costa Honor Ring Qualifier/ Top Specialist in the Region. 1995 Million Dollar Round Table Qualifier 1996. Reason for leaving; Recruited by Farmers.

Brokerage Life Consultant-2/1990-3/1994 Principal Financial Group Management Round Table Qualifier 1991, 1992, & 1993 Built San Francisco Brokerage Operation in the Career Life Agency by appointing over 450 brokers in a 5year period. Position eliminated due to Company/S.F. Career Agency budgetary cutbacks.

Producer Development Specialist-6/1980-5/1984 & 5/1988-2/1990 Aetna Life Top 5 Brokerage Representatives in the United States (San Francisco Office)
Position eliminated due to relocation of the office to Sacramento. Local position was eliminated due to closure of the local office. I was offered a similar position elsewhere but did not wish to move out of the area at the time.

Instructor & Assistant Editor-5/1984-6/1992 Anthony Schools of California, Trained students to obtain their Fire & Casualty/Life & Disability Licenses. Taught and edited courses on various insurance related subjects. Anthony Schools decided to eliminate their insurance licensing program.

Life Specialist-8/1985-5/1988 Safeco Life Insurance Company, Pleasanton Region (Northern California and Nevada.) Assisted and trained independent Safeco Agents in joint life insurance sales and conducted training seminars and workshops throughout the region.

Life, Health, & Disability Insurance Agent- 1/1976-5/1980 Metropolitan Life Insurance Company, Monterey, California.

College Degrees and Honors:

Associate in Arts; Transfer Studies-CSU, With Honors
Diablo Valley College, Pleasant Hill, California

Bachelor of Arts; History; United States History Option, Cum Laude
California State University East Bay, Hayward, California

Gold Key International Honour Society; Life Member

Insurance Education:

Chartered Financial Consultant Designation (ChFC)
Chartered Life Underwriter Designation (CLU)
Registered Health Underwriter Designation (RHU)
Life Underwriter Training Council Fellow Designation (LUTCF)
NASD Series 6 & 63 Registered Rep Securities Licenses (inactive)

California Life Health & Disability Insurance License (# 0491501)
Nevada Non-Resident Producer, Health and Life Insurance License (#3620613)

Moderator- Life Underwriter Training Council

Taught Part 1 Personal Insurance Course & Part 2 Business Insurance Course

Mentorship:

Personal Mentorship Award presented by the American College 1996, 2002 & 2003.Taught CLU classes and coached new students to pass their exams.

Professional Memberships:

Forensic Expert Witness Association, San Francisco Chapter

I have served in NAIFA (formerly NALU) Board positions; Publicity & Education Chairman, San Francisco Chapter.

Society of Financial Service Professionals, Golden Gate Chapter

Last 10 Years Expert Witness Experience: (as of September 2022)

Deposed 4 times
Testified 1 time
Retained 25 times

In addition, I have offered statistical analysis and opinions on various cases, and in written reports over the past 19 years.

80% of my time is spent on my insurance practice and managing my investments and real estate properties. 20% is allocated to expert witness/consulting work. I have worked with plaintiffs' and defendants' attorneys.