

curriculum vitae

**Savvas P. Christoforou**  
Chartered Insurer





## The Commitment of a CLU<sup>®</sup>

*"In all my professional relationships, I pledge myself to the following rule of ethical conduct:*

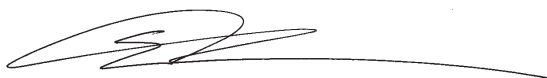
*I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."*

“ Insurance Agents and Brokers  
have a duty to provide the best advice  
to their clients.

But true professionals  
do not do things  
because they have to,  
they do things  
because they want to.

I pursued Chartered status  
because it's a clear mark  
of integrity and professionalism  
which assures my clients  
that I am putting  
their needs first.

”



**Savvas P. Christoforou** CLU FLMI MBA LUTCF  
Chartered Insurer



# a brief biography

I started my Insurance career in 1988 in Hartford Connecticut in the USA, where I was taught and field trained the insurance business by renowned insurance experts. Hartford is known as the “Insurance Capital of the World”.

I proceeded to gain valuable experience and Insurance knowledge working in International Insurance giants in the USA and later on in the largest Insurance companies in Cyprus.

Achieving Chartered status, which represents the peak of professional achievement from the American College for Financial Services, has been crucial to my career. The study involved has deepened my knowledge, enhanced my skills and made me a professional in my field. Chartered status, has opened doors for me to do business with companies and individual clients who want to deal with a Chartered professional, as it differentiates me from agents and brokers with no comparable evidence of any type of professional status.

My commitment to developing the highest levels of technical skills and expertise is the core of my business vision in this vastly competitive and continually changing market.

Take advantage of this unique opportunity, utilize my experience and expertise to assist you in improving your insurance and risk management program by using any of the services I offer, and ensure you not only pay for insurance but you are “actually” insured.



# qualifications

## professional qualifications

C.L.U	Chartered Life Underwriter (American College USA)
C.I.C	Certified Insurance Consultant (USA)
F.L.M.I	Fellow, Life Management Institute (USA)
L.U.T.C.F	Fellow, Life Underwriter Training Council (USA)
N.A.S.D	Registered Representative, National Association of Security Dealers (USA)

## academic qualifications

M.B.A	Masters in Business Administration (University of New Haven USA)
B.Sc	B.Sc. Civil Engineering (University of New Haven USA)

## member

I.I.C	Insurance Institute of Cyprus
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## instructor/trainer

I.I.C.	Insurance Institute of Cyprus
L.U.T.C	Life Underwriter Training Courses (USA)
I.X.O.Σ	Institute of Financial Studies (Cyprus)

## achievements

N.S.A.A	National sales Achievement Award (USA)
L.P.R.T	Leading Producers Round Table (USA)

# work experience

Regional Vice President	Investors Life Insurance Co. Of Nebraska USA
Regional Director	Surety Life (A member of Sears Family) USA
Business Development	Eurolife (Member of Bank of Cyprus)
Training Manager	Universal Life (Cyprus)
Corporate Clients Manager	Ethniki Insurance (Member National Bank of Greece)

# professional licences

- Authorized and Regulated by the Ministry of Finance Cyprus to transact Insurance Business under License number 164
- Licensed in Connecticut (USA) with License number 974179

## Chartered Life Underwriter® CLU®



CLU® is an advanced Insurance specialisation and is widely considered to be the most respected insurance designation of insurance expertise. This designation was created in 1927 by the American College for Financial Services in Bryn Mawr, Pennsylvania, making it the oldest Designation. The American College is a non-profit educator with the highest level of accreditation. For more than 80 years now, consumers have trusted this designation which is offering the “Highest Standard of Knowledge and Trust in Insurance”. To become a CLU, an individual must successfully complete a comprehensive course of study and demonstrate competence by passing a series of eight, college-level examinations in several subject areas, including: insurance planning, pensions, taxation, finance, economics, risk management, business insurance, and estate planning. This prestigious course of study provides in-depth knowledge on the insurance needs of individuals, business owners and professional clients. Rigid ethical and experience requirements must also be met.

## Fellow Life Underwriters Training Council (LUTCF)



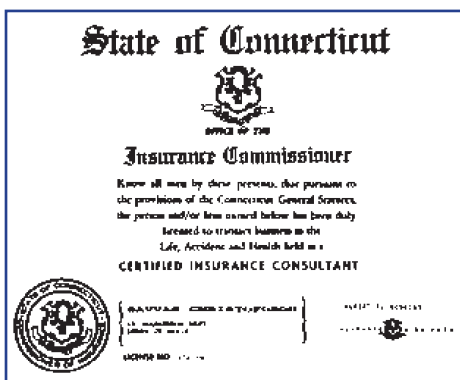
The LUTCF curriculum combines essential product education with basic planning concepts, and hands-on sales training. Courses are taught by experienced financial services leaders in a classroom setting and focus on product knowledge, sales planning activities and action projects. To earn the LUTCF designation, one must successfully complete 300 designation credits (or 5 courses) and one Ethics course. The American College and the National Association of Insurance and Financial Advisors (NAIFA) jointly confer the LUTC Fellow (LUTCF) designation, which has been earned by more than 68,000 professionals. As advisory board, the Financial Services Training Council (FSTC), consisting of leading industry representatives, provides advice and counsel to ensure that the LUTCF designation program meets the needs of the insurance and financial community and the College's standards of academic excellence.

## Fellow, Life Management Institute (FLMI)



The FLMI Program is a rigorous, ten-course, professional development program that provides a comprehensive education of the insurance and financial services industry. Since 1932 the FLMI Program has been the standard of excellence in the insurance and financial services industry. FLMI is the world's largest university-level education program in insurance and financial services. More than 94000 insurance professionals throughout the world have earned the FLMI designation from LOMA. Insurance professionals, who have earned the Fellow, Life Management Institute™ (FLMI®), are recognized by the industry as professionals with advanced expertise in the operations, products and management of life and health insurance companies.

## Certified insurance Consultant C.I.C



A Certified Insurance Consultant in the state of Connecticut is an insurance professional who, for a fee, engages in the business of offering advice, counsel, opinion, or service with respect to the benefits, advantages, or disadvantages promised under an insurance policy. Passing of an Advanced Insurance examination covering both property and casualty insurance, is required by the state of Connecticut in order to obtain this license.

## Master of Business Administration M.B.A.



The MBA from University of New Haven (UNH) is designed for college graduates and professionals who want to build their knowledge base and sharpen the skills needed to become a strategic, collaborative, corporate thinker. The program is built on a series of foundational courses in core business subjects such as finance, marketing, and economics followed by a series of advanced courses and a selection of courses in a concentration area. Each of the program's six concentrations provides students with a specific subset of course work to prepare them for their anticipated career path. University of New Haven is a private institution that was founded in 1920, ranking in the 2013 edition of Best Colleges is Regional Universities (North), as 100th.

# Insurance Services provided by Savvas Christoforou

## Business Financial Planning

- Business Insurance Risk Assessment
- Buy-Sell Agreements Funding
- Key Employee Insurance
- Executive Benefits & Compensation Design
- Golden Handcuffs Provisions
- Employee Benefits Design
- Serps

## Personal Financial Planning

- 360 Degrees Financial Planning
- Ultimate Life Insurance Calculation
- Insurance Risk Assessment
- Children Education Planning
- Retirement Planning
- Tax Planning (Using life Insurance)
- Savings & Investment Planning (Unit Linked Products)
- Employee Benefit Plans Design

## Insurance Audit

## Insurance Program Management (Retaining basis)

## Claims Assessing

## Insurance Negotiations and Placement (project basis)

## Drawing up Specifications for Insurance Bidding

## Global Insurance Programs Design





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