Richard Nersesian; J.D. – Retirement Consultant; rick.nersesian@gmail.com

Rick Nersesian has over 20 years experience in the financial industry as well as a legal background. As of April 2007, he became a consultant in the retirement and income planning fields. His expertise is in showing companies how to develop, improve and expand their business in retirement planning, rollovers, and retirement income along with utilization of related investment products. He has a proven track record at major financial firms of creating and implementing very successful programs and products that have enabled advisors to address the issues their clients confront in these critically important areas.

Prior to being a consultant, he headed the Individual Retirement Consulting Services at UBS Financial Services. His specialties encompassed development and management of products, services and strategies around individual retirement planning. He focused on designing a suite of products and services first around the rollover opportunity, and subsequently to those relating to retirement income solutions. Rick launched highly specialized “best in industry” training and marketing programs for select Financial Advisors. The programs dramatically increased ‘net new money’ business by showing advisors how to help clients with this critically important financial need. In earlier positions, he served as Senior Vice President and National Consulting Director heading up sales management for products and services in Retirement, Insurance, Mutual Funds, Annuities and Qualified Plans.

Prior to UBS, Rick held various positions at Merrill Lynch in sales and product management in the financial, retirement, and estate planning areas. During this time, he created and introduced new industry concepts and business sales models relating to the delivery of financial and retirement planning services through specialists and Financial Advisors. Again, these initiatives were extremely successful in increasing “retirement” net new money at the firm.

Rick began his career as a Senior Tax Attorney at Exxon Corporation, where he specialized in retirement and estate planning, executive compensation, and employee benefits. He also worked in the areas of mergers and acquisitions and foreign taxation.

Rick received his Juris Doctorate cum laude from Boston College Law School and Bachelor of Arts degree magna cum laude from Syracuse University. He is a member of the New York State Bar. While at Merrill Lynch, he was selected by the firm to participate in the prestigious Coro/Leadership Program and at Exxon he was the President of the Toastmasters chapter. He often lectures and does public speaking on financial and retirement planning areas. He is on the Board of Directors of the Retirement Income Industry Association.