



## MetLife Financial Group of Massachusetts, An Office of MetLife



**Joseph R. Ciejka, LUTCF**  
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*Investment Advisor Representative*  
*Agency Sales Director*  
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### BUSINESS PHILOSOPHY

My goal is to provide families and business owners with assistance in building their financial freedom. I have the skills, knowledge and experience required to meet and succeed my client's established goals. My personal goal is to become a lifetime resource for each and every client.

### PRODUCTS AND SERVICES

- Fixed and Variable Annuities
- Charitable Giving Strategies
- Disability Income Insurance
- Estate Conservation Strategies
- Education Funding Strategies
- IRA Consolidation/Rollovers
- Long-Term Care Insurance
- Mortgage Protection (through life insurance and disability income insurance)
- Lump Sum Pension Distribution
- Pension Payout Alternatives
- Pension Transfer/Rollovers
- Mutual Funds
- Tax Sheltered Annuities, 403(b) Plans
- Term Insurance
- Universal Life
- Variable Universal Life Insurance
- Whole Life Insurance

### QUALIFICATIONS

- Licensed to sell Life & Health Insurance in MA
- Registered Representative of MetLife Securities, Inc.
- LUTCF—Life Underwriter Training Council Fellow
- 2 Time Leader's Conference Qualifier

### PERSONAL

- Three Year resident of Charlton, MA
- Hobbies: Basketball, Softball, Travel

### ORGANIZATIONS

- Member of Junior Achievement of Worcester

Our representatives will work with you and your tax and legal advisers to help you select the most appropriate product solution to suit your specific needs and circumstances. Some health insurance products offered by unaffiliated insurers through MetLife's Enterprise General Insurance Agency, Inc., Somerset, NJ 08873. Metropolitan Life Insurance Company (MLIC), New York, New York, 10166. Securities and investment advisory services offered by MetLife Securities, Inc. (MSI), (FINRA/SIPC), and a registered investment adviser. MLIC and MSI are affiliates. L0510108013[exp0611][MA]