



HIGHLAND
CAPITAL BROKERAGE

The Source

BY HIGHLAND

Your monthly financial recap — *specialized*
and directly from the source.

March 2026

Introducing

The Source

BY HIGHLAND




Welcome to our new digital resource that delivers all the latest news and trends in the finance industry each month.

In every issue, you'll find:

- **A cover story:** A deep dive into a financial topic of interest.
- **Three feature articles:** Breaking down the latest in Life Insurance, Annuities, Long-Term Care, Disability Insurance, Advanced Planning, Underwriting, and our Highland Partners.
- **The Source's Financial District:** Featuring a variety of key insights you can use to elevate your practice.
- A little bit of fun.

It's our priority to make your jobs easier, and we're just getting started. Check us out each month for more, because *The Source by Highland* — delivers.

A photograph of two women in professional attire smiling and laughing. The woman on the left is wearing a light blue blazer, and the woman on the right is wearing a light blue blazer. They are standing in front of a brick building. The image has a blue tint.

Advanced Planning for the Women's Financial Segment

March is Women's History Month. We're focusing the conversation on women. It's a whole month devoted to highlighting female wealth trends, focusing on working with female clients, and hearing from some of our influential women at Highland.

How Financial Advisors
Go to

Market

Advanced planning for the women's financial segment



Women now control, or influence, more than \$10 trillion in U.S. household assets — and are projected to control two-thirds of wealth by 2030.

Yet, many women report feeling underserved by traditional financial advice models. For financial advisors, this represents a powerful opportunity to connect, educate, and serve in a more meaningful way.



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HIGHLAND
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Access now

Highland *Highlights*

LIFE INSURANCE • ANNUITIES • LONG-TERM CARE
DISABILITY INSURANCE • ADVANCED PLANNING
UNDERWRITING • HIGHLAND PARTNERS

#1: Why Long-Term Care Planning is Especially Important for Women

Diving deeper into Women's History Month, more and more women are taking the lead in managing household finances. Discover why LTC planning should be a part of the overall conversation.



[Learn more](#)



#2: Working with Female Financial Clients

Also, choosing the right words can make a difference when engaging with clients. We developed a conversation guide for working with female clients that points out beneficial specifics.

[Check out this vital resource](#)

#3: Solo Ager - Living Longer and Better Lives

The importance of addressing the Solo Ager population can't be ignored. This resource details how living longer and better lives can have positive results for your clients. Take time to review the particulars.



[Review the resource here](#)

The Financial District

Everything you need to know this month



Continuing Education

Longevity Planning Strategies

- **Date:** Thurs. March 19
- **Time:** 4 p.m. ET
- **Speaker:** Nancy Simm, CLTC, LTCP, CSA, Director, Long Term Care and Longevity Planning

[Register now](#)



Upcoming Virtual Events

We're hosting specialized Virtual Events – register today.

Empowering Women in Finance: Leadership, Clients, and the Future of Wealth

- **Date:** Tues. March 31
- **Time:** 4:00 p.m. ET
- **Speakers:** Eleanor I. Johnson – Founding Principal and Managing Director Signature Private, Amanda Santos – SVP Operations Highland, Nancy Simm – Director Long-Term Care and Longevity Planning, Highland, and Karen Gray – Director Disability Insurance, DIA Highland

[Register now](#)

Quarter 1 Client Reviews – How to Turn These into Growth Opportunities

- **Date:** Wed. April 8
- **Time:** 12:30 p.m. ET
- **Speakers:** Jack Reilly, Lincoln Financial Group

[Register now](#)



Spotlight: Understanding AI

A broad overview of the best approaches and best practices for using AI (artificial intelligence) with insurance.

[View resource](#)



Our Case Studies

Actual cases that make a lasting difference. This is a unique case study, in that, it features two widely different cases pertaining to two varied female clients and how annuities can play a vital role in women's retirement. Check out the different perspectives and different approaches that address many of the same concerns in this revelatory case study.

[View resource](#)



MYGA Rates

View the latest multi-year guaranteed annuity rates.

[View rates](#)



Helpful Highland Tools

Are your clients insurable? Since LTC insurance is medically underwritten, the first step in longevity planning is determining insurability. Use this hand healthy history questionnaire for guidance.

[View resource](#)



Quotable

Insight from the experts:

“Your success will have everything to do with how you perceive yourself, because how you perceive yourself is how others will perceive you, too.”

— Lorie Greiner



Need to Know

Here are some important dates and themes for March.

1. Women's History Month: **All month**
2. International Women's Day: **March 8**
3. International Client's Day: **March 19**
4. Pi Day: **March 14**
5. St. Patrick's Day: **March 17**
6. Spring Equinox: **March 20**

Highland Profiles

Meet Our Colleagues

Our Empowering Women in Finance Forum Panelists

2026 JOHN L. ROBINSON, JR.

EMPLOYEE *of the* YEAR



Amanda Santos

Senior Vice President, Operations

Amanda serves as Senior Vice President, Operations for Highland. She has more than ten years of experience in the financial services industry and oversees the day-to-day operations of the annuity case management team. She is process-oriented, passionate about team building and relationship management, and is instrumental in building and maintaining high-level relationships with both advisors and carriers across the annuity platform. Prior to Highland, Amanda was the Director of Administration for Medallion Financial Distributors. She's held positions in multiple areas of annuity operations including case management, commissions, licensing, and contracting. She brings industry experience and considerable leadership and management skills to her role. [Read more](#)





Karen Gray

Director, Disability Insurance, Highland

Karen Gray serves as the Director of Disability Insurance for Highland Capital Brokerage, where she brings more than 25 years of experience and leadership in the financial services industry. Since beginning her career in 1998, Karen has built a distinguished reputation as a specialist in disability insurance, partnering with financial professionals to design comprehensive income protection strategies that support long-term financial security for their clients.

[Read more](#)



Eleanor I. Johnson

Founding Principal and Managing Director Signature Private

Eleanor is a nationally known and highly respected member of the insurance industry who returned to Highland as Founding Principal in 2020. Eleanor’s focus is on helping financial advisors, independent agents, and their clients identify and implement appropriate insurance strategies. Known for her leadership skills and technical expertise, Eleanor is also highly appreciated for her ability to work with clients and their advisory teams to make complex planning concepts understandable. Clients who work with Eleanor and her team are empowered to pinpoint and articulate their planning priorities, which reduces implementation time and results. [Read more](#)



Nancy Simm

Director Long-Term Care and Longevity Planning, Highland

Nancy serves as Director, Long-Term Care and Longevity Planning for Highland Capital Brokerage. Nancy has worked in the insurance industry since 1992, specializing in Long-Term Care for more than 20 years. She is a licensed life and health agent in Connecticut, Massachusetts, and New York, and she has earned the designations Certified Long-Term Care (CLTC) specialist, Long-Term Care Professional (LTCP), and Certified Senior Advisor (CSA) and is CT Partnership, NY Partnership, and NAIC Partnership certified. In addition, Nancy brings to her role past experience as an aide in Massachusetts nursing homes. [Read more](#)

Next month:
In the April edition of *The Source by Highland* –
the importance of *mitigating taxes*.

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