HIGHLAND
CAPITAL BROKERAGE

The Source

BY HIGHLAND

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

May 2026

The Source

BY HIGHLAND

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

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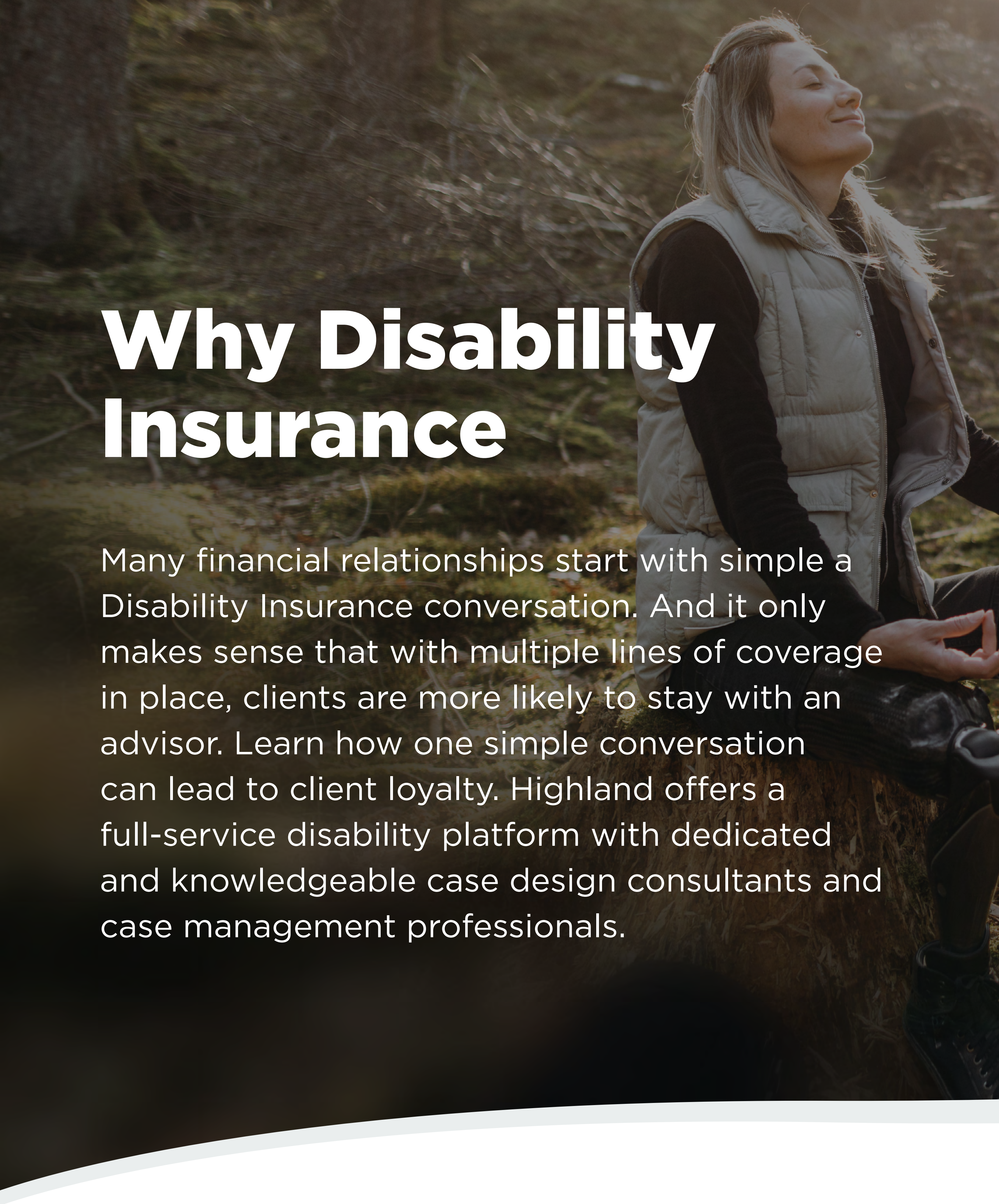

Why Disability Insurance

Many financial relationships start with simple a Disability Insurance conversation. And it only makes sense that with multiple lines of coverage in place, clients are more likely to stay with an advisor. Learn how one simple conversation can lead to client loyalty. Highland offers a full-service disability platform with dedicated and knowledgeable case design consultants and case management professionals.


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Why Disability Insurance
An Important Opportunity
Access now

Highland
Highlights

LIFE INSURANCE • ANNUITIES • LONG-TERM CARE

DISABILITY INSURANCE • ADVANCED PLANNING

UNDERWRITING • HIGHLAND PARTNERS

We'd like to explore this month's theme a little more in our "Highland Highlights" section – explore how DI can create a more comprehensive plan for your clients.

#1: Common DI Profiles

We start this month's highlights off with a comprehensive resource that identifies five specific profiles that could be best served by Disability Insurance.

Learn more

#2: Don't Dismiss Your Greatest Asset

Learn how DI can round out any financial plan. Because after all, the greatest asset an individual has isn't their home or car – the greatest asset is actually the ability to earn an income. Check out this handy guide for more details.

Check out this vital resource

#3: Defining the Next Big Earners

Demographic shifts happen all the time, but there's one on the horizon that might be worth some thoughtful consideration. The next generation of earners is poised for some helpful financial planning. See what defines this generation and what drives them with this helpful guide.

Review the resource here

The Financial District

Everything you need to know this month

Continuing Education

Disability Insurance: Protection for Your Client's Financial Future

- **Date:** May 21, 2026
- **Time:** 4:00 p.m. ET
- **Speaker:** Karen Gray, DIA, Director of Disability Insurance, Highland

Register now

Upcoming Virtual Event

We're hosting a specialized Virtual Event – register today.

Multi-Generational Planning – Enforcing Beneficiary Relationships

- **Date:** June 10, 2026
- **Time:** 12:30 p.m. ET
- **Speaker:** Trey Schrand, Western and Southern Financial Group

Register now

Spotlight: Mine Your Book for Opportunities

It's time to take another look at your current client base because they may be your most underused asset. From life insurance to DI – these products aren't just revenue streams, they're vital components of a complete financial plan. See how you can mine your book here.

View resource

Our Case Studies

Actual cases that make a lasting difference. Three business partners were referred to Highland to help structure and fund a business succession plan. The representative and an Advanced Planning attorney met with the owners to establish the triggering events and key elements of the agreement, which led to disability insurance helping to fund a business succession plan. Take a look at this unique case.

View resource

MYGA Rates

View the latest multi-year guaranteed annuity rates.

View rates

Helpful Highland Tools

Now that you've seen a multitude of reasons why Disability Insurance may be a perfect complement for your clients' financial plans – it's time to take the next step. Use this helpful DI Quote Request form for guidance when adding the product to your plan.

View resource

Quotable

Insight from the experts:

"In investing, what is comfortable is rarely profitable."

— Robert Arnott

Need to Know

Here are some important dates and themes for May.

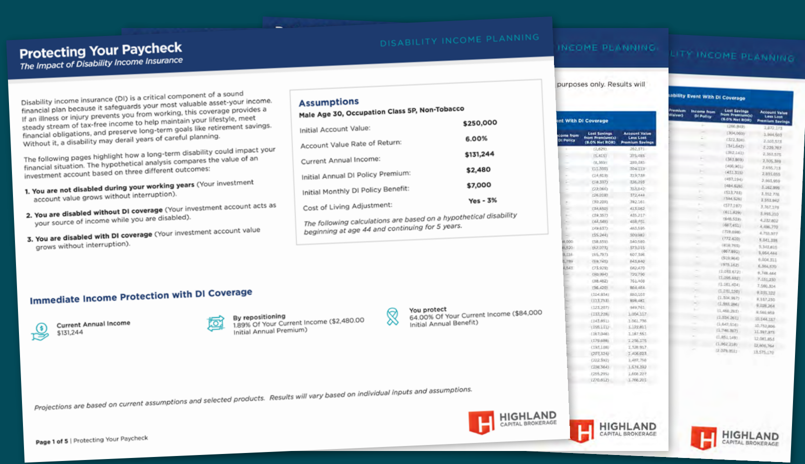
1. Disability Insurance Awareness Month: **All month**
2. National Life Insurance Day: **May 2**
3. National Small Business Week: **May 3-9**
4. Memorial Day: **May 25**
5. National 529 College Savings Plan Day: **May 29**

HighQ CONCEPTS

The Impact of Disability Insurance

Highland recently unveiled a new presentation tool called HighQ Concepts. This tool allows our representatives to quickly generate custom, compliant, client-ready presentations that cover a variety of simple to complex sales concepts. Advisors gain access to customized and client-ready presentations designed to clarify planning conversations. These strategy-driven modules transform complex planning ideas into clear, compelling narratives.

Each module helps advisors articulate not just what a strategy does, but why it enhances a client's financial plan. Each presentation is crafted to support planning conversations, reinforce the rationale behind strategies, and complement illustrations. A newer example of this resource includes a deep dive into Disability Insurance.



Check it out here

Highland Profiles

Meet Our Specialists

Tony Acquaviva
Business Development Associate

Tony started in the financial services industry in 2007, and he specializes in delivering comprehensive disability insurance strategies for both individuals and businesses, providing a safety net for life's unexpected challenges. Additionally, Tony excels in solving the puzzle of difficult-to-place business life insurance through the prestigious Lloyd's market, with a sharp focus on buy-sell, key person, and business loans.

He has 15 years of experience working at Petersen International Underwriters, a coverholder for Lloyd's of London. During this time, he specialized in providing tailored strategies for challenging DI cases, including impaired risk, high-income earners with excess coverage needs, individuals with dangerous occupations or avocations, high-net-worth clients, coverage in war zones, and multi-life guaranteed issue programs. Tony holds the following designations and licenses DIA and LIFE.

Tony is a God-fearing, Bible-reading Christian who prioritizes faith and family. His greatest joy comes from spending time with his wife, Erin, and their wonderful children, Hannah and Luke. Together, they love fishing, hunting, and camping as a family. He also has a passion for BBQ and takes pride in his skills on his Big Green Egg smoker. Originally from California, they relocated to Meridian, Idaho, in 2021 to embrace a new chapter in their lives.

Next month:

In the June edition of *The Source by Highland* –
we address *annuities* and the impact they're
having on the financial sector.

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