HIGHLAND
CAPITAL BROKERAGE

The Source

BY HIGHLAND

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

July 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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Get to Know HENRY

HENRY stands for High Earners, Not Rich Yet. This financial acronym identifies a new market segment consisting of, often young, professional clients, with high-current earnings, but who have yet to accumulate substantial wealth. A new generation of earners is here – learn who they are and what they want.

Access now

After reading the resource – learn how our Advanced Planning Team can help.

Highland *Highlights*

LIFE INSURANCE • ANNUITIES • LONG-TERM CARE

DISABILITY INSURANCE • ADVANCED PLANNING

UNDERWRITING • HIGHLAND PARTNERS

As we shift into our “Highland Highlights” section, we’d like to explore this month’s theme a little more. **Uncover resources vital to your clients’ financial plans with our Retirement Readiness collection.**

#1: Climb Through Retirement

This helpful resource sets clients on the right path as it offers hints as they navigate all three of the retirement phases – grow, protect, and spend. Check out all of the details here.

Learn more

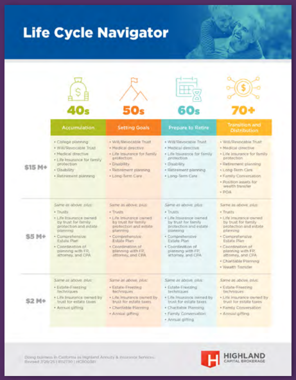
#2: Retire in STYLE

Explore the essential benefits of annuities in this thought-provoking one sheet. See how safety, tax-deferred status, yield, liquidity, and estate planning benefits are all crucial parts of annuity investment. Learn more now.

Check out this vital resource

#3: Life Cycle Navigator

This insightful resource breaks down important information based on a variety of metrics – from net worths ranging from $2 M, $5 M, and $15 M for clients in their forties, fifties, sixties, and seventies. This resource explores how those age ranges and net worths view periods for accumulation, setting goals, retirement preparation, and transition and distribution. Discover the facts here.



Review the resource here

The Financial District

Everything you need to know this month

Continuing Education

Silver Tsunami

- **Date:** July 16, 2026
- **Time:** 4:00 p.m. ET
- **Speaker:** Mike Raczkowski, J.D., CFP,® SVP, Head of Advanced Planning

Register now

Upcoming Virtual Event

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

Highland Huddle: How to Retain and Recruit the Simple Way

- **Date:** August 12, 2026
- **Time:** 12:30 p.m. ET
- **Speaker:** Howard Jonas, CLU,® ChFC,® REBC,® CASL,® VP, Advanced Planning

Register now

Spotlight: Checklist to Earning

Client-Ready Resource

In this special "Checklist to Earning," Highland has created a unique topic list your clients can discuss with you in more detail. This new generation of earners has questions that need to be addressed in order to create a financial plan.

View resource

Our Case Studies

Actual cases that make a lasting difference. Highland worked with an advisor to help an applicant with multiple chronic medical conditions. Through persistence and after review – with all findings favorable – the Underwriter was able to negotiate an improvement in the carrier's offer. Proving yet again, better outcomes are still possible.

View resource

MYGA Rates

View the latest multi-year guaranteed annuity rates.

View rates

Helpful Highland Tools

After a wealth of information, it's time to get down to the specifics. How you align your clients' assets with their retirement goals is crucial. And it all starts with some simple questions. This one sheet breaks down how safety, tax-deferred status, yield, liquidity, and estate planning benefits all affect a retirement plan.

View resource

Quotable

Insight from the experts:

"Half our life is spent trying to find something to do with the time we have rushed through life trying to save."

— Will Rogers

Need to Know

Here are some important dates and themes for July.

1. Financial Freedom Month: **All month**
2. Independence Day: **July 4**
3. National Disability Independence Day: **July 26**

HighQ CONCEPTS

Diversified Retirement Plan

High-income earners often face a widening retirement-income gap because of limitations in traditional planning tools. Social Security benefits are capped based on wage limits and are designed to replace only a portion of pre-retirement income.

At the same time, qualified plans, like 401(k)s, impose annual contribution limits that restrict how much tax-deferred capital can be accumulated – regardless of income level. As earnings increase, the ability to meaningfully replace that income in retirement through these vehicles alone becomes increasingly constrained.

The Diversified Retirement Plan with cash-value-focused life insurance helps address this gap by combining accumulation potential and tax-advantaged access to cash value via a life insurance policy that has no contribution limits, no mandatory withdrawals, and no tax penalties for withdrawals prior to age 59-1/2 – regardless of income level. When integrated thoughtfully within a client's financial plan, this strategy can enhance retirement income, while providing families with tax diversification, flexibility, and death benefit protection.

This module helps advisors articulate not just what the strategy does, but why it enhances a client's financial plan through data, graphics, and illustration values specific to each client.

Check it out here

Highland Profiles

Meet Our Specialists

Joshua Ryan
Assistant Vice President, Sales Support

Joshua's experience in the financial services industry began in 2003, and he has expertise in estate, business, and supplemental retirement strategies. He uses a common-sense approach by listening to advisors' concerns, discussing strategies, and assisting in implementing a plan. He has a firm grasp of the latest life, long-term care, and disability products to ensure that his clients will be presented with the most competitive products in the industry.

Prior to Highland, Joshua served as an annuity wholesaler for a small Field Marketing Organization (FMO) dedicated to Allianz Life Insurance. His primary role was to recruit, retain advisors, and grow annuity production.

Joshua holds a bachelor's degree from Indiana University in Public Affairs, as well as a CLU® and ChFC®. He carries a Life and Health license, along with 6 and 63 securities registrations. He's an honorably discharged veteran of the U.S. Army, where he served in an Artillery unit.

He resides in Indianapolis, with his wife and daughter. He enjoys running, cross fit hiking, and travel.

We asked Josh what his favorite part of working for Highland was and this was his response:

"Working at Highland over the years, I've seen many things in our company evolve, but a few things have stayed consistent over the years: The quality of the people and resources. Whether it's our case management, marketing, or sales support – all teams are eager and willing to lend a hand. I can always pick up a phone or send a Teams message and usually get a quick answer.

The quality of our resources, whether guides, marketing pieces, HighQ, or new business pieces, are all designed to make the sale of life insurance easier and more efficient. The combination of our people and resources they create help bring a better experience to our customer. Knowing I always have these folks and resources to lean more is my favorite part of working with Highland."

Next month:

In the August edition of *The Source by Highland* –

Financial Awareness.

Interested in learning more about the topics covered in this month's issue? Call your Highland rep directly or reach out to our team at **855.HCB.4YOU**.

HCB03299 | 8967141 | Revised 7/8/26

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