

LIFE INSURANCE • ANNUITIES • LONGEVITY PLANNING • DISABILITY INCOME

Highland Capital Brokerage provides your financial planner with products, solutions, underwriting, and support.

Who We Are and What We Do

Just as your physical health is important and requires specialists from time to time, your financial health can also benefit from the right experts. When your financial plans call for holistic strategies, you want to be sure your financial professional is bringing in Highland Capital Brokerage.

Experience and Dedication

At Highland, we specialize in life insurance, annuities, longevity planning, and disability insurance. We've built industry-leading relationships with insurance companies and spent years honing our expertise in high-end, comprehensive financial solutions. Our business model brings that expertise to other financial professionals so they can focus on their primary disciplines and rely on us to bring you products, solutions, underwriting, advocacy, and support.

With decades in the business, a national presence and local footprint, and more than 300 exceptional team members who bring their skills to market every day, we deliver unparalleled talent and resources that can ultimately benefit you and your beneficiaries.

Insurance Company Relationships

Our strong relationships provide us with dedicated underwriting and service teams, proprietary technology connections, and responsiveness. All this equates to an expedited process for the professionals we support and security for your private information.



Planning and Case Design

We recognize that each comprehensive plan requires an individual approach and a unique solution. Our focus is working with your financial advisor to bring you creative, personalized financial solutions for wealth transfer, accumulation, protection, or as an estate planning vehicle. We have broad expertise, assisting your financial advisor in areas as diverse as:

- Legacy planning
- Business succession
- Charitable planning
- Executive compensation
- Long-term care planning
- Disability insurance planning

Expertise

Highland has advanced expertise in some of the most sophisticated insurance and annuity concepts and can provide creative solutions to complex situations. We offer:

- Dedicated corporate advanced planning department
- Access to legal and tax counsel
- Specimen legal documents
- Turn-key, in-force policy review, including trust-owned life insurance

Underwriting

As we partner with other financial professionals, we have the utmost respect for their client relationships. Our goal is to provide all parties with appropriate recommendations, clear expectations of the process, and a smooth experience. Our expertise and relationships allow us to advocate on your behalf to secure favorable offers. Our team provides:

- Personalized service
- Total case management
- Extensive experience in underwriting including:
 - Large case management - reinsurance, jumbo limits, and retention
 - Special risk underwriting expertise
- A state-of-the-art case-management system
- Strong relationships with major carriers
- In-house plan design specialists for quick turnaround