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The Source

BY HIGHLAND

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

February 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.

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Planning for the Future in an Uncertain World

As the new year rolls on, discover how you can make a meaningful impact on your client's estate planning. Take a deeper look at how together you can make a plan in an uncertain world.

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Highland *Highlights*

LIFE INSURANCE • ANNUITIES • LONG-TERM CARE

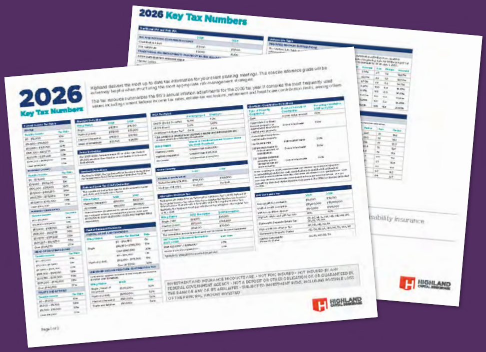
DISABILITY INSURANCE • ADVANCED PLANNING

UNDERWRITING • HIGHLAND PARTNERS

#1: Estate Planning Basics

As a complement to our lead article this month, this client-friendly resource is a great topic starter for you and your clients in their estate planning. Go over the basics together in order to create your plan.

Learn more



#2: 2026 Tax Numbers

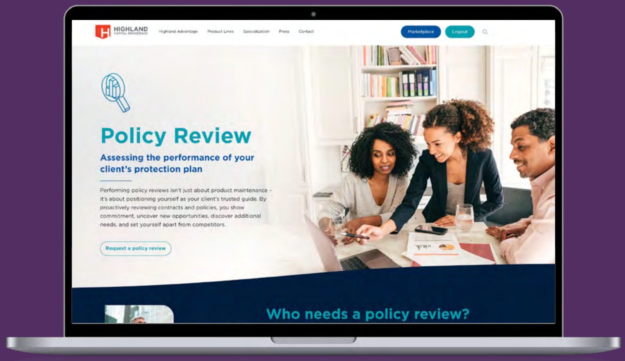
Also, as part of your planning agenda, see how the 2026 tax numbers will affect your clients' decisions.

Check out this vital resource

#3: Policy Review

Purchasing a life insurance policy shouldn't be a transaction that's forgotten after it's done. Take time to review your client's financial picture with a policy review.

Take a look for more specifics



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The Financial District

Everything you need to know this month

Continuing Education

The How and Why of Estate Planning

- **Date:** Tues. Feb. 17
- **Time:** 4 p.m. ET
- **Speaker:** Howard Jonas, CLU®, ChFC®, REBC®, CASL®, Vice President, Advanced Planning at Highland

Register now

Upcoming Virtual Event

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

Message Mapping – Communicating with Your Clients Effectively

- **Date:** Wed. March 11
- **Time:** 12:30 p.m. ET
- **Speaker:** Julie Schneider, Senior Vice President, Head of Global Atlantic Consulting

Register now

Spotlight: Multigenerational Marketing

A quick but thorough guide that illustrates the predominant tendencies of three generations of clients. Have a look at the break down now.

View resource

Our Case Studies

Actual cases that make a lasting difference. The goal in this situation was for the client to provide income for their daughters during the client's lifetime in addition to an inheritance. Discover how a lasting legacy can still be created after a client's circumstances changed dramatically in this informative case study.

View resource

MYGA Rates

View the latest multi-year guaranteed annuity rates.

View rates

Helpful Highland Tools

Looking for a fresh place to start with your clients? This **Basic Needs Calculator** is a great way to assess exactly what path your client is on. Take a look at this interactive calculator to analyze your client's pertinent information.

View resource

Quotable

Insight from the experts:

"Budgeting is telling your money where to go, instead of wondering where it went."

— John Barnes

Need to Know

Here are some important dates and themes for February.

1. St. Valentine's Day (Feb. 14)
2. Singles Awareness Day – for **Solo Ager clients** (Feb. 15)
3. National Caregivers Day (Feb. 20)

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HighQ CONCEPTS

IRA Legacy Enhancement

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. These presentations will act as a supplement and value-add to the required carrier-run illustrations by giving meaning to the illustration values and driving home the why behind implementing a certain design or concept into a client's financial plan.

The first example of a resource is the Individual Retirement Accounts (IRA) Legacy Enhancement tool. IRAs represent a sizable portion of household wealth in the U.S. – so hopefully, this resource can be a vital part of your planning arsenal. **Check out this helpful new resource here.**

Highland Profiles

Meet Our Colleagues

Mike Raczkowski, J.D., CFP®

Senior Vice President, Head of Advanced Planning

Michael Raczkowski is an attorney and Certified Financial Planner® with more than 15 years of experience in the life insurance industry. His primary focus is providing advanced planning assistance for Osaic advisors and other producers.

He joined Highland following a long and successful career at John Hancock where he held multiple roles, including account management, internal and external wholesaler, and advanced markets attorney. Mike established credibility and respect from many of John Hancock's distribution partners in the brokerage market with his knowledge, passion, creativity, as well as his willingness to learn and be flexible. He also has experience in the field, starting his insurance career as a producer at New York Life.

Mike received his Bachelor of Arts degree from Bridgewater State University in Massachusetts and completed his J.D. at Suffolk University Law School in Boston. He is licensed to practice law in the Commonwealth of Massachusetts. Born and raised south of Boston, Mike now lives in Medway, Mass., with his wife, Meredith, his children, Caleb and Evie, and their dogs, Fiona and James Tiberius.

Listen to Mike in action

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Next month:

In the March edition of *The Source by Highland* –
the importance of the *Women's Market.*

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