

# Christopher M. Payer

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Christopher M. Payer serves as Vice President for Highland Capital Brokerage–New England. With over 20 years of experience in the financial services industry, Chris leads a coordinated team that proactively designs, troubleshoots and delivers customized advanced insurance and risk management solutions. He specializes in the areas of asset protection, executive compensation, business succession, estate liquidity, and legacy definition to provide advisors with innovative resources and creative strategies for improving their businesses and enhancing their lives.

Having lost his father in his early twenties to a tragic accident, and also having witnessed the spend-down of family assets for his grandparents' long-term care, Chris has seen firsthand the power and purpose of insurance. Shaped by his own family's loss and circumstances, Chris approaches his professional responsibilities with integrity, embracing

accountability and leadership of the sales and underwriting process. He believes every situation is unique, and the key to purposeful planning is first understanding each client's personal "story" which runs deeper than mere facts and figures. His work is his calling and he gains great satisfaction in assisting advisors as they deepen client relationships and employ results-oriented strategies to protect and empower families.

Known for his leadership, Chris delivers targeted expertise to financial advisors, banks, trust departments, philanthropic organizations, property & casualty agencies, accountants, family offices, and national financial institutions. He represents over 40 carriers across multiple product lines for advanced insurance strategies, point-of-sale support, and underwriting advocacy. He also consults with regional multi-office firms to design, implement and support highly effective insurance distribution programs. Chris enhances the professionalism, visibility, and profitability of advisors by helping them grow revenue, strengthen client relationships, gain valuable new referral sources, and solidify multi-generational family engagements.

Chris has been with Highland for over 14 years and has consistently been a nationally recognized leader. During this time, he is most proud of having served the financial security needs of over 3,900 clients and facilitating over \$4.3 billion in coverage for his advisor-partners through the placement of over \$176 million of new first year contributions. More important though than any product or strategy he could recommend, are the forward-thinking, clarity conversations that he has helped advisors facilitate with their key clients. When approached properly, strategies find their appropriate place, and any product recommendations are wisely made within the overall planning context and family mission.

Chris graduated from Skidmore College with a B.S. in Business and Government, and then went on to three years of Master's study in Landscape Architecture at Cornell University. He lives just outside of Saratoga Springs, New York with his wife and family. He enjoys composing and performing music, water and snow skiing, and the great outdoors. Chris is a contributing author to the book *Splendid Legacy: The Guide to Creating Your Family Foundation*, published by the National Center for Family Philanthropy.

*Highland Capital Brokerage is an industry leading, national, independent insurance brokerage firm committed to helping successful financial professionals grow their business with high net-worth clients and business owners. Highland Capital Brokerage is a wholly owned subsidiary of Ladenburg Thalmann (NYSE:LTS), a diversified financial services firm and 135 year old New York Stock Exchange member. Ladenburg Thalmann has over \$1.1 billion in annual revenue and \$90 billion in client assets.*

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