

Raymond S. Perkins, CLU[®], CASL[®]

Vice President

Highland Capital Brokerage–Southeast

6100 Lake Forrest Drive
Suite 480
Atlanta, GA 30328

Email: rperkins@highland.com
Direct Phone: 540.520.1976
Office: 404.240.6900



Raymond S. Perkins, CLU[®], CASL[®], serves as Vice President for the Highland Capital Brokerage–Southeast office. He has 27 years of experience in the insurance industry. He joined John Hancock in February 2002 as a National Sales Director for the John Hancock Financial Network. Later that same year, he joined the Mid Atlantic Agency for JHFN as a Regional Brokerage Manager, Mid Atlantic Brokerage, serving the Virginias and Carolinas for Life and Long Term Care Insurance products, finishing in the top 5 nationally each year since 2002. In August 2010, Mid Atlantic Brokerage became Capitol Financial Solutions, providing products and services for Life, Long Term Care, Annuities, and Disability Income Insurance through all the major carriers in the industry. Ray became AVP in January 2012, but

returned to Director of Brokerage Services in September 2013.

Prior to joining John Hancock, Ray began his career at First Colony Life for 10 years, now a part of Genworth Financial, serving in various marketing support capacities there, and later served 5 years with the AIG Life Companies, now a part of American General. Ray is a life long member of NAIFA and NAHU, holds his Life, Health, and Annuity licenses, and is Series Series 6 (Investment Company Products/Variable Contracts Limited Representative) and Series 63 (Uniform Securities Agent State Law Examination) registered. He also is a certified CE Instructor in the region providing Life and Long Term Care related CE courses and is certified to provide the required 8 hour and 4 hour Partnership LTC CE courses locally as well. Ray has also served on various national insurance related committees with LIMRA and has been a featured speaker and many industry events around the region and nationally.

Ray attended Lynchburg College in Virginia, obtaining his B.S. in Computer Science in 1986, and currently resides in Roanoke, VA. He is married and is the father of two children.

ABOUT HIGHLAND CAPITAL BROKERAGE

Highland Capital Brokerage is committed to partnering with financial advisors and insurance professionals using our core competencies of life insurance, annuities, and long-term care. We distinguish ourselves by providing point-of-sale support, advanced marketing, and creative estate and business planning techniques. We provide these services in an efficient, client-focused environment that extends to carrier and product expertise, underwriting negotiation, and complete back office processing. For more information, visit www.highlandbrokerage.com.

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