

# Michael J. Sapyta, CFP<sup>®</sup>, CLU<sup>®</sup>

*Vice President, Advanced Planning*

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Michael Sapyta serves as Vice President, Advanced Planning as an expert resource for Highland Capital Brokerage producers on customized wealth transfer solutions - from advanced plan design to implementation of sales concepts with integrated life insurance solutions.

Michael works closely with financial professionals and Highland Vice Presidents to develop insurance-based planning solutions for estate liquidity, supplemental income, business succession, disability, and long-term care. Michael's responsibilities also include proactively communicating advanced sales ideas and concepts to producers to educate, inform and provide analysis.

Prior to joining Highland, Michael gained valuable experience in the qualified retirement plans and executive benefits market with The Summit Group.

Michael is committed to personal and professional development. He received a Bachelor of Science in Finance with a minor in Economics from Bloomsburg University of Pennsylvania. Michael holds a Certified Financial Planning<sup>®</sup> (CFP) and a Chartered Life Underwriter<sup>®</sup> (CLU) designation as well as a Series 7 (General Securities Representative), a Series 66 (Uniform Combined State Law), and Life and Health Licenses.

Michael is a member of many national industry organizations: The Association for Advanced Life Underwriting (AALU), The Philadelphia Estate Planning Council, and The Financial Planning Association.

## 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](http://www.highlandbrokerage.com).

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