Highland Capital Brokerage

Highland Capital Brokerage is a premier, national insurance brokerage firm committed to helping successful financial and insurance advisors grow their business through risk management services with high net-worth clients and business owners.
What We Do

• Provide multi-carrier access
• Advanced planning support
• Risk management expertise
• Underwriting advocacy
• Back office processing
• Point-of-sale support
Life Insurance as a Financial Tool

...not what it *is* but what it *does*...

WEALTH PROTECTION
- Income Replacement
- Disability Protection
- Long Term Care Protection

WEALTH ACCUMULATION
- Life Insurance Retirement Plans
- Non-Qualified Executive Compensation

LIQUIDITY
- Estate Tax Funding
- Funding Buy/Sell Agreements
- Key Person Insurance

WEALTH TRANSFER
- Annuity Maximization
- IRA Stretch Alternative
- Charitable Giving Strategies
- Life Insurance as an Asset Class
Our Clients

- Independent financial advisors
- Insurance agents
- Multi-line agencies (P&C / Benefit)
- Accountants
- Family offices regional wealth management firms
- Bank trust departments
- National financial institutions
Our Markets

Highland Capital Brokerage specializes in the markets of:

- Annuities
- Insurance Planning
- Wealth Transfer
- Estate Planning
- Life Settlements
- Premium Financing
- COLI/BOLI Market
- Business Succession
- Executive Compensation
- Disability Insurance
- Retirement Planning
- Special Risk
- Foreign National
- Offshore Life Insurance
- Long Term Care
WHY HIGHLAND CAPITAL BROKERAGE?

Leverage Experience & Results
Access to Top Carriers
Save Money & Time
What Makes Highland Unique?

Unlike other brokerage firms that simply group together for compensation aggregation, Highland is one national consolidated company.

- Consistent, compliant coast-to-coast sales and service platform
- Consolidated negotiating power and single carrier interface
- Ability to invest in and develop proprietary technology to create carrier neutral presentation formats and other specialized sales, service and aggregated reporting resources
- Consolidated, shared back-office services for efficiency
- Local, professional point-of-sale field service, support and business development resources
- A company culture which values superior service, acts with deep integrity to build lasting relationships
Full Service Model

Pre-Sale
- Objective Case Design
- Multi-Carrier Illustrations
- Product/Carrier Recommendations
- Objective Carrier Selection
- Licensing/Appointment Assistance
- Informal Underwriting and Case Shopping
- In Force Illustration Support
- Ability to Private Label Presentations

Point-of-Sale
- Client Meeting Involvement
- Coordination of Other Advisors
- Application Assistance
- Assist in closing sale
- Point-of-Sale Assistance to Close Sale

Business Development
- Build Rapport and Understand Objectives
- Provides Training on Sales Concepts
- Reviews Book of Business
- Identifies Client Opportunities
- Actuarial and Advanced Markets Assistance
- Review of Client Documents (Trusts, Buy-Sell, etc)
- State of the Art Technology Platform
- 24/7 Access to Industry and Sales Resources
- Proprietary Programs (easyLife, Life Concepts, etc)
- Managed Resource Access
- Weekly Consolidated Carrier Updates

Post Sale
- Professional Case Management
- Underwriting Advocacy
- Regular Communication of Case Status
- Policy Quality Control Oversight
- Delivery Requirements Management
- Commissions Management
- Customized Reporting (Pending & Paid)
- 24/7 Pending Case Requirements
- Ongoing Customer Service

Financial Professionals with Clients
Advanced Markets Expertise

• Close coordination with carrier advanced markets teams
• Specialty Areas:
  ➢ Estate Planning / Wealth Transfer
  ➢ Business Succession / Business Valuation / Buy-Sell
  ➢ Executive Benefits / Key-Person Retention
  ➢ Non-Qualified Benefits
  ➢ Premium Financing / Life Settlements
• Deep industry organization involvement and relationships
Underwriting Expertise

- Streamlined and accelerated underwriting program
- Informal Review Process and Carrier Selection
- Application Preparation and Submission
  - Professional Case Packaging
- Multi-Carrier, Multi-Submission Process Experts
- Procurement and Coordination of Requirements
- Reinsurance Markets and Retention Issues for Large Case Processing
- Underwriting Advocacy and Negotiation
- Regional and National Levels of Support
ACCESS TO TOP CARRIERS
Carrier Relationships

Our close relationships with leading product manufacturers provide you with access to top providers and products as our seasoned professionals guide your way. We know who to call and how to get the job done – *so you don’t have to.*

- Expert Product Selection
- Creative Case Design
- Advanced Markets Experience
- Skilled Underwriting Negotiators
Carrier Relationships

• Dedicated Service Teams
• Dedicated Underwriting Teams
• Seasoned Relationships
• Over 40 Carriers
• Provides independent distributors with buying power
• Advisory boards for product development
State-of-the-Art Technology

Our state of the art technology helps make it faster and more cost effective for you to serve your clients and grow your business.

- Up-to-Date Product Intelligence
- Proprietary Marketing Materials
- Streamlined Processing
- Secure Direct-to-Carrier, Encrypted Case Submission
- Systems Integration with Carriers Imaging Systems
- Multi-Carrier Pending & Paid Case Reporting
- 24/7 Access to Quotes, Applications, Carriers & Other Industry Resources
- Online Carrier Appointments and CE Courses
- Extensive Product Comparison & Evaluation Resources
Technology Advantage

- Straight-Through-Processing (health analyzer, drop ticket, accelerated issue, carrier imaging e-signatures, and e-contracting)
- easyLife
- E-Underwriter
- X-RAE Health Analyzer
- Efficient Forms™
- Vital Sales Suite®
- Life Concepts – Customized, Private Labeled Presentations
- 24/7 Access to Pending Cases
- Term Quote Mobile App
easyLife

easyLife is an easy-to-use online submission tool for term and permanent insurance. It allows you to either complete an application electronically or submit a request for life insurance via Highland’s multi-carrier drop ticket process, where the application is taken for you.

**Carrier Full Application**
Complete an electronically fillable carrier application embedded with rules so no information is inadvertently skipped. Once completed, it is electronically signed and submitted to HCB for review. Once reviewed, it is then imaged directly into the carriers system for faster processing.

**Highland Ticket**
Complete a one page ticket and click submit. It’s that easy. HCB then takes the application for you, orders the case requirements and sends the file directly into the carrier’s imaging system for faster processing.
Professional Marketing Material

Client Materials:
Life Concepts
- Proprietary Carrier Neutral System
- Customized for Your Clients
- Overlays Carrier Illustration Systems

Training Materials:
HCB Solutions
- Awareness Campaigns
- Concept Pieces
- Basic to Complex
Easy access to the most recent Carrier Marketing Materials and HCB Marketing Campaigns.
Social Media
Stay connected and informed via our social media platforms

LinkedIn: linkedin.com/company/highland-capital-brokerage
Facebook: facebook.com/highlandbrokerage
Twitter: twitter.com/hcbrokerage
Instagram: instagram.com/hcbrokerage
Follow Highland’s Blog: highlandbrokerage.com/blog
Comprehensive Support

- Professional, experienced sales team
- Comprehensive, compliant sales process
- Carrier relationships with scale and influence
- Advanced planning expertise
- Specialized training and marketing materials
- Customized, multi-carrier client presentations
- Complete case packaging and administration
- Effective underwriting advocacy
- Thorough communication at every layer
In today’s fast-paced insurance marketplace, make Highland Capital Brokerage your comprehensive resource and trusted business partner...

...while **YOU** spend more time with **YOUR** clients