HIGHLAND
CAPITAL BROKERAGE

Advanced Planning Team

Who We Serve

First and foremost, we serve you, our independent producers, planners and representatives. In this role, we also assist your clients and their legal and tax, family office, trust, banking, investment and wealth advisors.

Who We Are

A team of professionals with outstanding educational and professional credentials — J.D., CLU®, CFP®, and ChFC® — with strong backgrounds in estate, business, charitable, and life insurance planning. We stay current with the latest tax and legislative developments to keep you informed of the issues that affect your clients and your practice. We especially pride ourselves on our creative hands-on approach to sophisticated custom case design, one that integrates insurance and non-insurance planning strategies to give you the leading edge. Our experience and our expertise can help differentiate you and your practice.

Michael Raczkowski, J.D., CFP®

SVP, Head of Advanced Planning and Underwriting
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Michael Raczkowski, SVP, Head of Advanced Planning and Underwriting, is an attorney and Certified Financial Planner® with over 15 years of experience in the life insurance industry. His primary focus is providing advanced planning assistance for Advisor Group advisors and other producers.

Mike 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. He 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. Mike 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.

Tom Ellefsen, CLU®, ChFC®

Director, Advanced Case Design
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Tom Ellefsen, Director of Advanced Case Design, is dedicated to matching every case with the right carrier and product, regardless of size or complexity, as well as helping the advisor present it in a way that is easily saleable.

Tom began his life insurance career at Prudential in both product support and product management. He joined Highland Capital Brokerage over 20 years ago, producing illustrations, case design, and conceptual presentations for the Indianapolis office. As Highland's needs expanded, Tom first began working on a regional and now a national level, producing thoroughly designed yet accessible solutions.

Tom holds CLU® and ChFC® designations and is Series 6 and 63 registered. He currently resides in Minnesota.

Howard Jonas, CLU®, ChFC®, REBC®, CASL®

Vice President, Advanced Planning
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Howard Jonas serves as Vice President, Advanced Planning for Highland Capital Brokerage. Howard started in the financial services industry in 1999 and specializes in Advanced Planning with life insurance, including premium financing, GRATs, and both personal and estate planning for business owners.

Prior to joining Highland, Howard was a Director of Advanced Sales at another major insurance brokerage firm. During this time, he collaborated with financial planners and advisors on a variety of concepts, such as split dollar, buy-sell planning, executive compensation techniques, and wealth transfer strategies. Howard has also spent some time in the field as an insurance producer.

Howard holds his Life, Accident, and Health license, as well as FINRA Series 6 and 63 licenses, and the following designations: Chartered Life Underwriter®, Chartered Financial Consultant®, Registered Employee Benefits Counselor®, and Chartered Advisor for Senior Living®.

Howard resides in Maryland with his wife Kim and two daughters, Emily and Lindsay. When he's not working, Howard enjoys going to the gym, traveling, cooking, and listening to very old music.

Alicia Ann Olivas

Product Analysis Specialist
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As Product Analysis Specialist Alicia is a supportive resource for all of Highland and a member of the Advanced Planning team, helping to develop and refine Highland's marketing resources and tools.

Alicia is the insurance product technician. She provides solutions for a wide range of case scenarios that address clients' planning needs. These case scenarios include carrier, concept and product applications. Her goal is to create customized solutions that are well thought-out and designed in a manner that is easily understood by producers and advisors so they can present the information to their clients with confidence.

Nancy Simm, CLTC, LTCP, CSA

Director, Long-Term Care & Longevity Planning
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Nancy Simm serves as Director, LTC & Longevity Planning for Highland Capital Brokerage.

Nancy has worked in the insurance industry for more than 27 years, specializing in long-term care for the past 20 years. She is a licensed life and health agent in Connecticut, Massachusetts, and New York, and she has earned the designations Certified Long-Term Care (CLTC) specialist, Long-Term Care Professional (LTCP), and Certified Senior Advisor (CSA) and is CT Partnership, NY Partnership, and NAIC Partnership certified. In addition, Nancy brings to her role past experience as an aide in Massachusetts nursing homes.

She is on the boards of NAIFA and CSA-Connecticut, a member of the Financial Planning Association, and the American Association for Long-Term Care Insurance. She is a certified instructor for LTCCE classes and has spoken on long-term care insurance throughout New England.

Maurice Sturm, J.D.

VP, Marketing & Advanced Planning
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- Income Taxation
- Business Succession Planning
- Estate Planning

Maurice's expertise includes estate and trust planning, senior executive benefits planning for closely held and public companies and succession planning for owners of closely held businesses.

Maurice entered the life insurance industry as an advanced underwriter at Aetna. He subsequently worked with a leading broker at Connecticut General and then practiced law with a Connecticut boutique law firm that was general counsel to a life insurance company. At that firm, his practice focused on estate and business planning as well as advanced underwriting. Maurice has also audited and litigated inheritance tax cases for the State of Connecticut.

Maurice graduated with Honors as an accounting major from Bryant College and also graduated with honors from the University of Connecticut, School of Law.

HIGHLAND CAPITAL BROKERAGE

How We Can Help You

We distill the technical to find effective solutions by providing:

- Case Design & Consultation
- Carrier agnostic product design and selection
- Proprietary LifeConcepts solutions system that illustrates a wide range of planning concepts
- Training and Continuing Education
- Full suite of client, financial professional marketing materials & resources
- Tax, legal and legislative updates, along with informative thought leadership articles
- Advanced case design support

Our Sister Company, Premier Trust, offers a full range of trust services at competitive rates. As an administrative trustee, Premier Trust does not manage assets. Premier Trust is domiciled in Nevada, offering some of the most favorable creditor, estate, tax and trust planning laws in the country. Premier Trust does not provide legal or tax advice.

Among the strategies we can help with include:

- Estate Planning
- Premium Funding
  - Commercial Premium Finance
  - Dual Loan
  - Private Finance
  - Private and Corporate Split-Dollar
  - Gift/Sale to an Intentionally Defective Grantor Trust (IDGT)
  - Beneficiary Defective Inheritors Trust (BDIT)
- Installment Note Sales
- Intra-Family Loans
- Business Planning
  - Succession Planning
  - Buy-Sell Planning Strategies
  - Key-Person
- Non-Qualified Executive Benefit Plans
  - Executive Bonus Plans
  - Restricted Executive Bonus Arrangement (REBA)
  - Deferred Compensation Plans
  - Supplemental Executive Retirement Plan (SERP)
  - Plans for Executives of Tax Exempt Organizations
- Charitable Planning
  - Charitable Reminder Trusts
  - Charitable Lead Trusts
  - Private Foundations & Donor Advised Funds
- Policy Review
  - PACE
  - Loan Rescue
- Foreign National Insurance Planning

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