



Advice Meets Advocacy



*Client First.
Every Opportunity.
Every Interaction.*

Since 1993, our employee-owners have helped steward our clients' investments objectively, faithfully, and diligently. Today, Highland is recognized as one of the largest investment consulting firms ranked by worldwide institutional assets under advisement. ¹

Our founding principles led us to align our ownership, operational, and compensation structures to deliver a fiduciary's high standard of service. Our goal is to serve our clients as an "on-staff, off-site" resource—just a phone call or email away.

As Investor Advocates® and co-fiduciary, Highland pledges transparency, impartiality and analytically vetted solutions, delivered with a client-first commitment. As a result, Highland works in your best interest. Always.

\$18B
Assets Under
Advisement²

150
Clients
Served²

100%
Employee
Owned



**One of the Largest
Investment Consultants
Worldwide¹**



**Customized
Solutions**

98%
Client Retention
Year-to-Year³



**Co-Fiduciaries
Since 1993**



**80% of Advisors and
Research Team Members
with Advanced Designations**



**Fee-Only and
Independent**

Client First. Every Opportunity. Every Interaction.



As fee-only, independent investment consultants, our advice is informed, not influenced.

Highland provides a full range of consulting services to more than 150 clients, including for profit and nonprofit organizations, and high net worth families as well. Our owner-associates are long-tenured, demonstrating a commitment to our firm and to our client-first mission. Our client relationships are long-standing as we retain 98% of them year to year.³

Defined Contribution Plans

Since 1993, Highland has advocated for retirement plan sponsors. Today, we continue to advocate for our clients' success by becoming knowledgeable in what matters to them and their plan's success. We tailor our service with customization that encompasses not only plan investments, but also thoughtful plan design, compliance monitoring, fee management, and participant communication as well.

Defined Benefit Plans

As organizations deemphasize pension plans, strategies that were once appropriate may no longer be effective. Highland starts with your end goal as the first priority instead of focusing on factors that may have little material impact on it. With clarity about your objectives, we can construct a customized policy prescription that helps to generate portfolio efficiencies and more predictable outcomes.

Foundations and Endowments

Manage risk, meet spending goals, and preserve purchasing power through Highland's expertise. Grow your organization's assets into perpetuity, and impact your college, university, and community for generations.

Traditional Consulting or OCIO

As your Investor Advocates®, we can act as your fiduciary in a full discretionary or non-discretionary relationship. We provide counsel on investment policy, spending analysis, investment strategies, manager selection, monitoring, fee analysis and benchmarking. In any arrangement you select, we deliver on our pledge to advocate for you.

PEPs and MEPs

Legislative changes have made Pooled and Multiple Employer Plans (PEPs and MEPs) more viable retirement plan options. Not all of these deliver their potential because of possible conflicts of interest. Highland advocates for you to optimize your situation.

Family Wealth Management

Articulate what wealth means to you, and then optimize your tax, estate and transition planning to provide multi-generational wealth that lasts. What you leave behind can be greater than what you built in life.

Advising Organizations You Know

From global manufacturers to national retailers, professional service firms, hospitals, universities and foundations, Highland is relied on to provide impartial advice and client-first service. We have retained 98% of our clients year-to-year as a result.³ We invite you to hear about the expertise and service we've become known for from our clients themselves. Let us put you in touch with organizations you'll recognize—organizations benefiting from Highland's promise to be: *Client First. Every Opportunity. Every Interaction.*

¹ - Highland Consulting Associates, Inc. is the 52nd largest investment consultant ranked by worldwide institutional assets under advisement as of 6/30/21 in Pensions & Investments 2021 Consultants Directory published by Crain Communications, Inc. on 2/1/22. There was no cost for inclusion in the rankings. A licensing fee of \$1,825 was paid for related logo use.

² - As of 12/31/21

³ - The average annual client retention rate beginning 1/1/2010 excluding any client relationship terminated due to dissolution, merger, or acquisition.

Highland Consulting Associates, Inc. is a registered investment adviser. Information presented is for educational purposes only and does not intend to make an offer of solicitation for the sale or purchase of specific securities, investments, or investment strategies. Investments involve risk and unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance.