



# 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.<sup>1</sup>

Our founding principles led us to align our ownership, operational, and compensation structures to better 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.

## \$17.8B

Assets Under  
Advisement<sup>2</sup>

## 160

Clients  
Served<sup>2</sup>

## 100%

Employee  
Owned



One of the Largest  
Investment Consultants  
Worldwide<sup>1</sup>



Customized  
Solutions

## 98%

Client Retention  
Year-to-Year<sup>3</sup>



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. 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.<sup>3</sup>

### 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.

### Endowments and Foundations

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

### 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.

### 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.

### 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.

### 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.<sup>3</sup> 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.*

<sup>1</sup> – Highland Consulting Associates, inc. is the 45<sup>th</sup> largest investment consultant ranked by worldwide institutional assets under advisement as of 6/30/2023 in *Pensions & Investments 2023 Consultants Directory* published by Crain Communications, Inc. on 11/20/2023. There was no cost for inclusion in the rankings.

<sup>2</sup> – As of 12/31/23

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

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