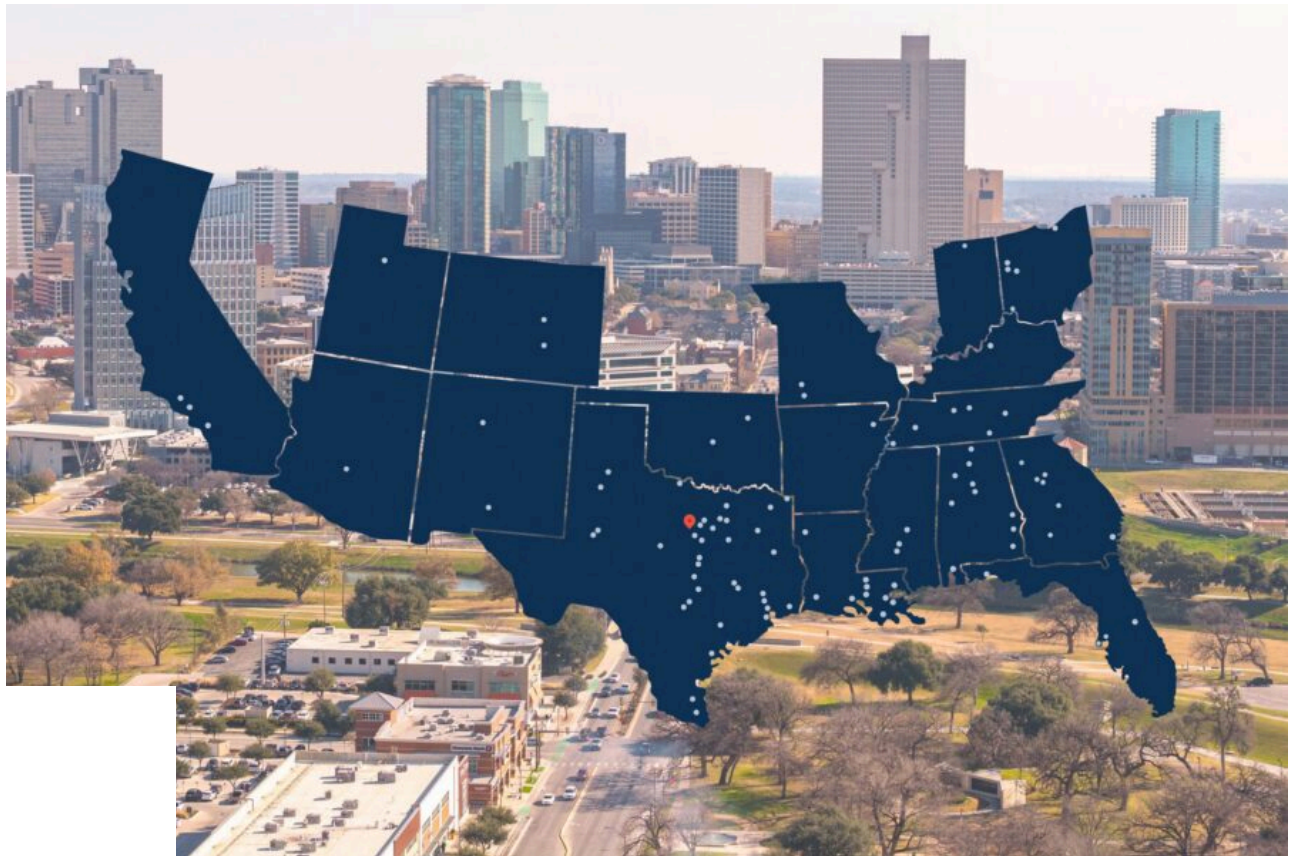




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Higginbotham Joins Forces with Monarch Solutions Inc. to Expand High-Net-Worth Client Services

February 25, 2026



Higginbotham, a broad-based, employee-owned insurance and financial services firm headquartered in Texas, announced it has teamed up with Monarch Solutions Inc., a firm that supports **high-net-worth individuals with insurance related strategies** that are intended to provide tax savings and estate liquidity. Monarch founder and now Higginbotham Managing Director **Kevin Klaas** will be based at Higginbotham's **Fort Worth headquarters**, with Operations Manager Ann Marie Coyle continuing to lead the team at Monarch's field office.

Higginbotham Chairman and CEO **Rusty Reid** described the relationship through the lens of the firm's dual-growth strategy. Higginbotham aligns with teams that share the firm's people-first culture and commitment to clients, employees and communities, then supports those teams as they keep building organically.

"Monarch is the kind of firm you can't create overnight," Reid said. "When a team earns a book like that, it tells you they do the work the right way — they listen, they plan carefully and they work seamlessly with the other advisors around the table. That approach is exactly what drives organic growth over time, and it's why we're proud to join forces with Monarch."

Klaas noted that Monarch was built specifically to complement clients' existing financial teams, focusing on insurance related strategies to promote estate liquidity and facilitate wealth transfer that are distinct from investment management and retirement planning.

"Our lane is advanced, insurance related estate and tax planning, often using life insurance structures to help families address tax liabilities and plan for long-term outcomes," Klaas said. "We are not there to manage assets or replace anyone on the client's team. We're there to bring solutions and help the whole team move forward together."

Klaas said the decision to join forces with Higginbotham was shaped by long-standing relationships and confidence in how Higginbotham supports partners after a transaction closes.

"When we began looking for a firm to join, I wanted to know we were stepping into a place that would protect our people and preserve what we built," Klaas said. "I've known leaders at Higginbotham for more than a decade, and I trusted that we would not be folded into a

bureaucracy or lose our identity in the process. We are staying in place, serving clients the way we always have, with a much deeper bench behind us.”

Coyle said the combined efforts will add operational horsepower while creating new opportunities for Monarch’s team.

“Efficiency is going to be huge for us,” Coyle said. “We’re a small team, so administrative tasks and technology decisions take time we’d rather spend serving our clients. Higginbotham already has proven processes, vetted tools and shared support that we can plug into. Our team is also gaining access to the benefits and broader opportunities that come with being part of a larger, employee-owned firm.”

Reid concluded by pointing out that Monarch’s work in specialized areas will also support Higginbotham’s long-term organic growth by making additional planning tools available across the firm’s **life insurance** and **financial services** capabilities.

About Monarch Solutions Inc.

Monarch Solutions helps high-net-worth individuals with insurance related strategies that are intended to provide tax savings and estate liquidity. Monarch works alongside clients’ financial teams, including family offices, CPAs and estate planning attorneys, to develop strategies that support long-term planning goals, bringing clarity and alignment to complex planning decisions.

About Higginbotham

Higginbotham is an employee-owned leader in **personal** and **business insurance**, financial services and **employee benefits**. Since 1948, the firm has combined national reach with local expertise, ranking as the 18th largest independent insurance brokerage in the U.S. in 2025 according to The Hales Report. Higginbotham delivers customized programs supported by its **Day Two Services®**, ensuring clients receive proactive guidance and support throughout the life of every policy.

Guided by a values-driven culture, the firm is committed to its employees, clients, carrier partners and the communities it serves.

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