

This brochure supplement provides information about Richard Veres that supplements the Highland Consulting Associates International, Inc. brochure. You should have received a copy of that brochure. Please contact Richard Veres if you did not receive Highland Consulting Associates International, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Veres is also available on the SEC's website at www.adviserinfo.sec.gov.

Highland Consulting Associates International, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Richard Veres

Investment Adviser Representative

Highland Consulting Associates International, Inc.
159 Crocker Park Blvd Suite 350
Cleveland, OH 44145-8132
(440) 808-1500
rveres@highlandusa.net

UPDATED: 04/18/2019

Item 2: Educational Background and Business Experience

Name: Richard Veres **Born:** 1958

Educational Background and Professional Designations:

Education:

MBA Business, Case Western Reserve University - 1985

B.B.A. Business Management, College of William and Mary - 1981

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

CEBS - Certified Employee Benefit Specialist

- To earn a CEBS designation individuals are expected to register with the CEBS Program then must pass a national exam on each course. Upon completing the national exam for each of the courses, students will earn the professional designation of Certified Employee Benefit Specialist. Examinations are computer-based and are administered at Prometric (formerly Sylvan) Testing Centers.
- EARN THE CEBS DESIGNATION BY COMPLETING SIX REQUIRED COURSES AND TWO ELECTIVES
 - * COURSE 1 -Employee Benefits: Concepts and Health Care Benefits
 - * COURSE 2 -Employee Benefits: Design, Administration and Other Welfare Benefits
 - * COURSE 3 -Retirement Plan Design
 - * COURSE 4 -Retirement Plans: Defined Benefit Approaches and Plan Administration
 - * COMPENSATION 1 - Compensation Concepts and Principles NEW
 - * COURSE 8 -Human Resources and Compensation Management
- TWO ELECTIVES
 - * COURSE 7 -Asset Management
 - * COURSE 9 -Health Economics
 - * COMPENSATION 2 - Executive Compensation and Compensation Issues NEW
 - * PFP 1 - Personal Financial Planning 1: Concepts and Principles
 - * PFP2 - Personal Financial Planning 2: Tax and Estate Planning Techniques

Business Background:

10/1993 - Present	President and CCO Highland Consulting Associates, Inc.
2016 - Present	President and CCO Highland Consulting Associates International, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Richard Veres is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Richard Veres does not receive any economic benefit from any person, company, or organization, other than Highland Consulting Associates International, Inc. in exchange for providing clients advisory services through Highland Consulting Associates International, Inc..

Item 6: Supervision

As the President and Chief Compliance Officer of Highland Consulting Associates International, Inc., Richard Veres supervises all activities of the firm. Mr. Veres's contact information is on the cover page of this disclosure document. Richard Veres adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

This brochure supplement provides information about Joel A Baker that supplements the Highland Consulting Associates International, Inc. brochure. You should have received a copy of that brochure. Please contact Joel A Baker if you did not receive Highland Consulting Associates International, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joel A Baker is also available on the SEC's website at www.adviserinfo.sec.gov.

Highland Consulting Associates International, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Joel A Baker

Investment Adviser Representative

Highland Consulting Associates International, Inc.
159 Crocker Park Blvd Suite 350
Cleveland, OH 44145-8132
(440) 808-1500
jbaker@highlandusa.net

UPDATED: 04/18/2019

Item 2: Educational Background and Business Experience

Name: Joel A Baker

Born: 1978

Educational Background and Professional Designations:

Education:

BBA Information Technology, Cleveland State University - 2000

Designations:

CFA - Chartered Financial Analyst

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Business Background:

01/2004 - Present

Consultant
Highland Consulting Associates, Inc.

2016 - Present

Advising Representative
Highland Consulting Associates International, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Joel A Baker is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Joel A Baker does not receive any economic benefit from any person, company, or organization, other than Highland Consulting Associates International, Inc. in exchange for providing clients advisory services through Highland Consulting Associates International, Inc..

Item 6: Supervision

As a representative of Highland Consulting Associates International, Inc., Joel A Baker is supervised by Richard Veres, the firm's President. Richard Veres is responsible for ensuring that Joel A. Baker adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Richard Veres is (440) 808-1500.

This brochure supplement provides information about Menachem Mendel Lubling that supplements the Highland Consulting Associates International, Inc. brochure. You should have received a copy of that brochure. Please contact Menachem Mendel Lubling if you did not receive Highland Consulting Associates International, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Menachem Mendel Lubling is also available on the SEC's website at www.adviserinfo.sec.gov.

Highland Consulting Associates International, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Menachem Mendel Lubling
Investment Adviser Representative

Highland Consulting Associates International, Inc.
159 Crocker Park Blvd Suite 350
Cleveland, OH 44145-8132
(440) 808-1500
mlubling@highlandusa.net

UPDATED: 04/18/2019

Item 2: Educational Background and Business Experience

Name: Menachem Mendel Lubling **Born:** 1983

Educational Background and Professional Designations:

Education:

MBA Business, Bar Ilan University - 2012

Designations:

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To learn more about the CFA charter, visit www.cfainstitute.org.

CAIA – Chartered Alternative Investment Analyst

Requirements: (1) successfully completing the CAIA program (passing both the Level I and Level II exams) and (2) becoming a member of the CAIA Association. To qualify for membership in the Association, you must fulfill all the following requirements:

- Pass the Level II exam within three years of passing the Level I exam.
- Hold a U.S. bachelor's degree or the equivalent, and have more than one year of professional experience, or alternatively have at least four years of professional experience.*

**Professional experience is defined as full-time employment in a professional capacity within the regulatory, banking, financial, or related fields*

- Submit payment for the annual CAIA Association membership fee.
- Agree on an annual basis to abide by the Member Agreement.

Membership is the final requirement for individuals who wish to use the CAIA designation.

Business Background:

11/2014 - Present	Research Associate Highland Consulting Associates, Inc.
2017 - Present	Advising Representative Highland Consulting Associates International, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Menachem Mendel Lubling is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Menachem Mendel Lubling does not receive any economic benefit from any person, company, or organization, other than Highland Consulting Associates International, Inc. in exchange for providing clients advisory services through Highland Consulting Associates International, Inc..

Item 6: Supervision

As a representative of Highland Consulting Associates International, Inc., Menachem Mendel Lubling is supervised by Richard Veres, the firm's President. Richard Veres is responsible for ensuring that Menachem Mendel Lubling adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Richard Veres is (440) 808-1500.