DISCOVER DPL'S

FIXED INCOME COMPARISON TOOL



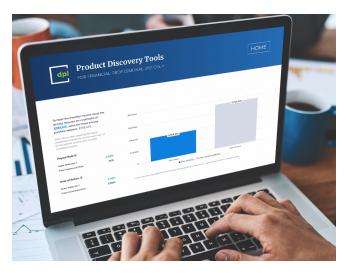
Research by leading academics¹ supports the use of annuities to generate retirement income more reliably and efficiently than traditional fixed income allocations like bonds. Annuities require less money to fund a retirement income goal than traditional fixed income methods, provide clients with peace of mind and a license to spend in retirement via guaranteed income, and enable advisors to increase AUM.

Fixed Income Comparison Case Study:

Client: 58-year-old male in Ohio

Income Need: \$30,000/yr. in addition to Social Security income

How much does it take to meet the client's income need with fixed income vs. with a Commission-Free annuity?



Run the Numbers

DPL's Fixed Income Comparison Tool makes it easy to compare the income generating abilities of Commission-Free annuities to traditional fixed income strategies. Designed to empower advisors, this tool helps identify value-driven, Commission-Free solutions to provide better client outcomes, improve retention, generate income 40% more efficiently¹, and organically grow firm AUM to increase revenue.

Due to its inherent income generation efficiency, the annuity requires \$384k to meet the income need, while the fixed income portfolio requires \$760k. This difference of \$376k can be deployed elsewhere for growth purposes, which can be used to fund legacies, hedge against inflation, or provide for health-related expenses and emergencies. And, the annuity will deliver the same risk and investment profiles for the client as fixed income.

The potential impact of reinvesting the surplus assets

By investing the difference, the client gains an additional \$2.2M in asset growth over 30 years, while the firm generates an additional \$382k in revenue charging a 1% advisory fee.



Visit dplfp.com to access this and other Product Discovery Tools, or contact your DPL Consultant to learn more.

¹ Wade Pfau, Retirement Researcher Example above is hypothetical intended for illustrative purposes. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company. ©2022 DPL Financial Partners, LLC. All rights reserved. DPL Financial Partners does business in the state of California as DPL Insurance Solutions under California License #0M42434.

Securities offered through The Leaders Group, Inc. Member FINRA / SIPC 26 W. Dry Creek Circle, Suite 800, Littleton, CO 80120 • 303-797-9080 DPL Financial Partners is not affiliated with The Leaders Group, Inc.