

# DISCOVER DPL'S FIXED INCOME COMPARISON TOOL



Research by leading academics<sup>1</sup> 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?



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.



## 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 efficiently<sup>1</sup>, and organically grow firm AUM to increase revenue.

Visit [dplfp.com](https://dplfp.com) to access this and other Product Discovery Tools, or contact your DPL Consultant to learn more.

<sup>1</sup> 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.  
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