



As a DPL Member, our company is committed to your success. Our team of Consultants will help you navigate the onboarding and new business processes, along with any questions that arise after the annuity or insurance policy is issued.

This list of Frequently Asked Questions can be used as a reference as you begin your Membership with DPL Financial Partners.

ONBOARDING

Q: Do I need to be insurance-licensed or appointed with the carrier?

A: If you are insurance licensed, you can work directly with the carrier to become appointed. However, DPL's internal agency service provides the full oversight to recommend and issue the policy if you are not currently licensed.

Q: I'm a dually registered advisor; how can I work with DPL?

A: DPL works with many dually registered advisors. They tend to work with us through their RIA, rather than using their own broker-dealer.

Q: What is the purpose of the onboarding paperwork? Why do I need to complete it?

A: Completion of the onboarding paperwork generates a username for the annuity carrier's website and provides you with access to the accounts you submit through DPL. The onboarding paperwork also helps facilitate data feeds from the insurance carrier to your portfolio management software.

Q: As a fiduciary, how am I compensated for utilizing annuities in my practice?

A: Like any other asset, you would apply an advisory or planning fee. Because the policy is part of your client's financial plan, it is important to bill on these assets to not create a conflict of interest.

NEW BUSINESS

Q: What is DPL's relationship with my client?

A: DPL provides the compliance and oversight necessary to issue the policy. As the advisor, your relationship with the client will not be affected, nor will DPL attempt to solicit your client.

Q: Who is the signing agent? What is their role with my client's annuity?

A: The signing agent is the insurance-licensed DPL Consultant who facilitates the sale and issuance of the annuity or insurance policy.

Q. Who is The Leader's Group?

A. The Leaders Group is the affiliated broker-dealer for DPL. The Leaders Group provides assistance by ensuring the accuracy of information required to issue variable and fixed index annuities or variable universal life policies.

Q: Why is a Limited Power of Attorney (LPOA)/Client Authorization Sheet needed?

A: These forms provide the authorization for you, as your client's advisor, to manage the account. This also allows you to obtain access to the policy via the insurance carrier's website.

Q: Why is the data sheet required to be filled out completely?

A: This allows us to build the application in Firelight, DPL's system for processing new business, ensuring it is completed in the most efficient manner and mitigates the need to request additional information.

Q: What notifications will my client receive during the new business process?

A: Your client will be engaged in each stage of the new business process:

- **Pre-Issue:** Once the Data Sheet has been received, your client will receive a notification from Firelight to complete the application.
- **Processing:** If purchasing a VA, FIA or VUL, your client will receive an email from The Leaders Group (the broker-dealer) once the application has been submitted for processing. This email helps verify the information on the new account paperwork, and will reference the DPL Consultant who signed the application. These security measures ensure your clients information is protected, and that they're receiving the annuity they've selected. Your Sales Support Representative can provide a client-facing fact sheet that describes this process.
- **Post-Issue:** Your client will also receive a notification from the carrier once the policy has been issued.

Q: What is Firelight?

A: Firelight is the system that DPL uses for submitting and processing new business, and part of a company-wide initiative to go green by reducing physical paperwork. Instead of submitting scanned paperwork, Firelight provides a secure portal through which the application can be completed and processed digitally.

Q: What are the benefits of using Firelight?

A: By providing a guided, fillable PDF, advisors can easily provide the information necessary to issue the contract or policy. Firelight helps ensure processing errors are minimized and significantly reduces processing time. This creates a better experience for our Members and their clients.

Q: There are disclosures about revenue, commissions, and product M&E in The Leader's Group email to my client - how does this apply to Commission-Free products?

A: These are standard disclosures associated with annuities and insurance products and do not impact the Commission-Free status of DPL's solutions.



POST-ISSUE

Q: What access do I have to the policy/account?

A: RIAs can manage, trade, report and bill on the annuity as they would on any other asset. The client can provide authorization to do so via the LPOA/Client Authorization Sheet.

Q: How do I link this account with my client's other advisory assets?

A: Depending on your reporting software, we are able to provide direct links to portfolio and planning systems.

To learn more about using DPL's new business process, call 888.327.0049 to speak with a DPL Consultant.

DPL Financial Partners does not give tax advice. Clients should be advised to consult with and rely on their own tax advisors prior to repurposing their existing annuities. 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
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