



DPL Member Profile:
Dan Rohlfiing
Lantz Financial Team

AUM: \$500M+
Type: Hybrid



Problem

Dan Rohlfiing was searching for cost-effective ways to enhance his overall planning strategies in today's fixed income market. Dan needed a solution that could replace his CD-ladder strategy without assuming additional risk.

Solution

Multi-Year Guaranteed Annuity (MYGA)

Outcome

Using his Advent Insurance Marketplace membership through BlackDiamond, Dan began implementing MYGAs into his clients' portfolios. Dan was able to deliver higher interest rates with less required duration, while introducing additional benefits into the financial plan. Given their CD-like function, clients found MYGAs easy to understand, helping make the potential benefits even more accessible.

"DPL is helping our firm operate as efficiently as possible for our clients as we use these products in their financial plans."

– Dan Rohlfiing, DPL Member

How To Think About Fixed Annuities



CD Replacement

As CDs mature, fixed annuities offer a higher-yielding fixed income replacement in the portfolio.



Tax-Deferral

Unlike a CD, fixed annuity interest is tax-deferred, helping maximize the benefits of the annuity.



Protected Growth

Like a CD, fixed annuities provide growth opportunity with protection from market volatility.

What is a MYGA?

A type of fixed annuity, a MYGA is a simplified wealth accumulation product without any riders or explicit fees. Advisors are using MYGAs to protect principal while still providing clients with higher returns than cash allocations or current interest rates in comparable fixed income instruments. MYGAs can be useful in attracting and retaining assets otherwise held in bank-issued CDs, allowing for more a holistic approach to portfolio management.

Guarantees are based on the financial strength of the issuing insurance company. Fixed annuities are not FDIC insured. Not insured by any federal government agency. Rates are subject to change. ©2022 DPL Financial Partners, LLC. All rights reserved.

To learn more about fixed annuities and how to access them, call 877.625.5544 to speak with a DPL Consultant.