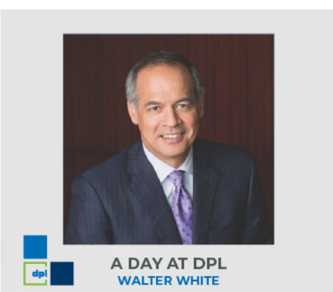
DPL Financial Partners

DPL's Advisor Alert

Insurance and annuity insights for fee-only advisors

> **"When you look at the probability of a financial plan's success with and without an annuity, it can be like night and day."**
>
> *— DPL Member Shannon Stone, as quoted in Barron's*

New Podcast Series & Resources for Advisors



Our members often ask us how other advisors are leveraging Commission-Free insurance for their clients, and about industry best practices for utilizing these solutions. So, we created two new podcasts to share these insights with you. A Day at DPL is our thought leadership series where we explore industry trends and best practices with leading academics like Wade Pfau and industry veterans like Allianz's Walter White. And our other series, Advisor Revelations, is where you'll hear your peers share insights into how they meet today's challenges as fiduciary financial advisors.

Listen now and let us know if you'd like to share your best practices for serving clients and growing your business.

New Product & Upcoming Webinar with Midland National

MIDLAND NATIONAL®
A Sammons Financial Company

DPL is excited to announce the launch of a new Commission-Free solution based on requests from our members — the Midland National® Capital Income Fixed Indexed Annuity.

This innovative fixed indexed annuity provides guaranteed retirement income and can help clients address unexpected long-term personal care costs as they age.[1] The unique health-activated income multiplier feature[2] can double income payments for up to five years — even after the account value has gone to zero — in the event an unexpected health event impacts a client's ability to care for themselves.

In addition to our podcast series, we have launched new content on our website with information about our carrier partners and the Commission-Free products on our platform. These pages include details about how we view our different solutions and the benefits they can provide to your clients.

Find these resources and more at www.dplfp.com.

DPL Virtual Speaking Sessions

Be sure to tune in to DPL's speaking sessions with Founder and CEO, David Lau, and CMO, Heather Rosato, at the below virtual conferences next month!

Bob Veres — Insider's Forum

Talking to Clients about Annuities and Secure Income

- Thursday August 13, 2020
  4:00 – 5:00 PM ET

InvestmentNews — Retirement Income Summit

Annuities 101: How and When to Use Commission-Free Annuities in a Holistic Financial Plan

- Tuesday August 18, 2020
  10:35 – 11:25 AM ET

Investments & Wealth Institute — FocusOn Retirement Income

Annuities 101: How and When to Use Commission-Free Annuities in a Holistic Financial Plan

- Wednesday August 26, 2020
  1:20 - 2:10 PM ET

NAPFA

The Benefits & Uses of Commission-Free Annuities in a Fiduciary Practice

- Tuesday September 1, 2020
  3:00 – 4:00 PM ET

In the News

Barron's: Annuities Can Help Your Portfolio Stay Afloat. Here Are the 100 Best Ones Right Now.

Read Barron's take on how annuities can "help shore up a retirement plan," and hear what DPL Members DHR Investment Counsel and Marshall Financial Group have to say about the importance of these solutions in today's market environment.

Product Spotlight

DPL Members turning to MYGAs — not cash — in a near-0% environment

With the Fed's announcement of near-0% yields through 2022, advisors are seeking solutions to bolster their fixed income allocations. Enter the no-load Multi-Year Guaranteed Annuity (MYGA), a solution DPL members are turning to for yields above current 10-year treasuries. MYGAs provide an option for clients seeking the principal protection of bonds while replacing the income lost from low yields and dividend cuts. Learn more about DPL's MYGA solutions today.

SVAs: Enabling participation in market recovery with a level of principal-protection

Current market conditions have been tough on clients and their portfolios. Clients nearing retirement can't afford sustained periods of market volatility and many have opted to get out altogether, introducing another risk—that they'll miss out on potential gains from market recovery. That's where Structured Variable Annuities (SVAs), also known as "buffer" annuities, can help. SVAs provide a defined level of market participation and protection, allowing for market exposure with reduced risk, helping explain why sales of these products were up 40% in Q1 of this year.[3] Learn more about SVAs and how our members are using them to help clients recover.

Have questions about Commission-Free insurance?

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CALL

888.327.0049

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SCHEDULE

AN APPOINTMENT

3

FOLLOW

[1] The Midland National Capital Income product is not long-term care insurance, but can be used to pay for long-term care costs.
[2] Not available in the state of California.
[3] Moore, Shelly J. "FIRST QUARTER 2020 ANNUITY SALES." Wink , 23 May 2020, www.winkintel.com/2020/05/1q20annuitysales/.

Guarantees are based on the claims paying ability of the issuing insurer.

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