



Meet the MYGA: A more efficient solution for fixed income.

Since their introduction in the Commission-Free space, MYGAs (multi-year guaranteed annuities) have become one of the most popular DPL Member solutions for improving fixed income allocations. Generating reliable returns above today's yields¹ for a lesser duration, these simplified products can help advisors gather assets that would otherwise be held in cash or CDs, protect principal from market volatility, and ultimately improve portfolio performance.

How does a MYGA work?

A MYGA works similarly to a CD in that it provides a guaranteed rate of return for a specified duration. Like CDs, rates vary based on the amount invested and product duration.

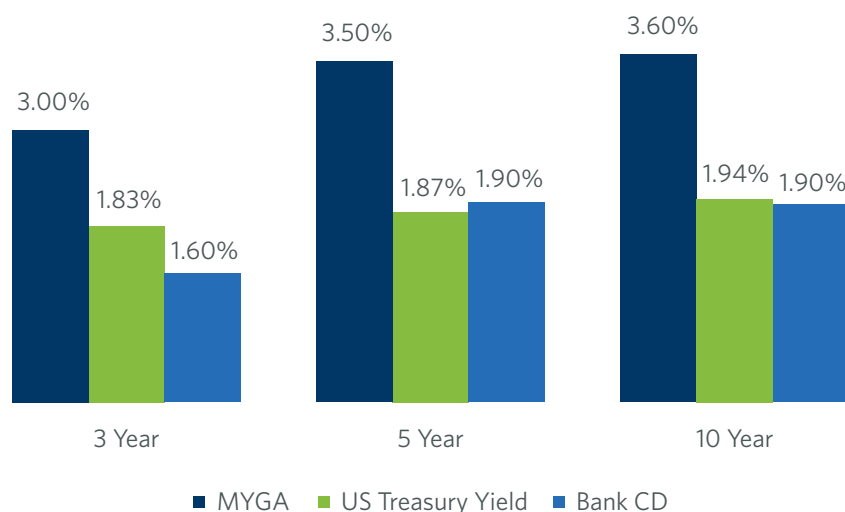
How are advisors primarily using MYGAs?

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. By using MYGAs as an asset gathering tool, advisors can attract and retain assets that would have potentially been held-away in bank-issued CDs, allowing for more holistic portfolio management.

“The state of the bond market today has really driven me to look at and use several annuity products [as a fixed income allocation].”

- DPL Member

MYGA, CD, & Treasury Yields Compared¹





The Benefits of Commission Free MYGAs

Bond Alternative



Generate reliable returns above today's fixed income yields without introducing additional market risk in the portfolio.

Option for Sidelined Cash



Provides a solution for clients seeking principal protection without moving to non-yielding cash.

Multiple Durations and Rates



Rates as high as 3.60%² with durations ranging from three to ten years.

Through DPL's MYGA Marketplace, advisors can now access a range of MYGA rates and durations to meet portfolio needs and capture sidelined cash assets. Contact your DPL Consultant to learn more.

To learn more about accessing DPL's MYGA Marketplace and how to use the product within your clients' portfolios, call 888.327.0049 to speak to a DPL Consultant.

¹ MYGA rates available through DPL compared to US Treasury Yield Curve, and comparable CDs via BankRate.com, March 10, 2022.

² All rates are subject to change without notice.

Guarantees are backed by the financial strength and claims paying ability of the issuing insurance company.

There are risks, fees and charges associated with fixed annuities.

The purchase of an annuity within a retirement plan that already provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefits. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to recommending the purchase of an annuity within a tax-qualified retirement plan. In addition to surrender charges, withdrawals are subject to income tax.

Withdrawals prior to age 59 1/2 may also be subject to a 10% federal tax penalty.

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