

**DPL Member Profile:**

Jamie Upson
Stonehearth Capital Management

AUM: \$250M+
Type: Independent RIA



Problem

Risk mitigation is the primary objective for Jamie Upson and his clients as they plan for retirement. When addressing sequence of returns and longevity risk, Jamie needed a solution that could help protect the portfolio and deliver secure income in retirement.

Solution

Fixed Index Annuities (FIAs)

Outcome

By integrating FIAs within his clients' retirement plans, Jamie was able to help them achieve a sense of predictability and security. Through optional living benefits, FIAs can generate income more efficiently than traditional total return-based strategies, while protecting against other risks in retirement, like unexpected healthcare costs. With this new strategy, Jamie is confident he is delivering the results his clients need in retirement.

“As fiduciaries, we really appreciate that DPL is product agnostic and is focused on finding the best product for each client.”

– Jamie Upson, DPL Member

How To Think About FIAs



Principal Protection

FIAs offer growth potential with total principal protection and annual resets to lock in new values.



Fixed Income

FIAs can be used as a fixed income allocation, with performance driven by an equity index, not yield.



Guaranteed Income

FIAs can be used to efficiently generate guaranteed lifetime income without annuitization.

What is a Fixed Index Annuity (FIA)?

A fixed index annuity is a tax-deferred insurance product that provides upside potential while protecting principal from market losses. FIAs are often used as a fixed income allocation, and can also be used to deliver efficient, guaranteed lifetime income through optional living benefits. Improved interest rates and product cap rate innovation helped make these products more attractive to advisors and clients alike.

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

Guarantees are based on the financial strength of the issuing insurance company. Returns are based on the performance of an underlying index, such as the S&P 500® Composite Stock Price Index. While the benchmark index does follow the market, as an investor, your money is never directly exposed to the stock market. ©2023 DPL Financial Partners, LLC. All rights reserved.