



DPL Member Profile:
 Nola Kulig
 Kulig Financial Advisors

AUM: \$46.3M
 Avg. Client Size: \$1.9M
 Type: Fee-Only



Problem

With interest rates at historic lows and inflation on the rise, safely generating yield had become a challenge for Nola. Given retirement planning focus, Nola didn't want to increase equity risk for her clients to compensate for reduced fixed income yields.

Solution

Commission-Free Multi-Year Guaranteed Annuity (MYGA) for fixed income

Outcome

Nola began using MYGAs as a significant portion of the fixed income strategy. Acting as bond substitute, the MYGA provides substantially more income than what a 10-year treasury bond can offer. Given its CD-like structure, Nola found MYGAs were easy to explain to clients—even those not familiar with annuities.

“The state of the bond market today has really driven me to look at and use several annuity products.”

- Nola Kulig, 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.



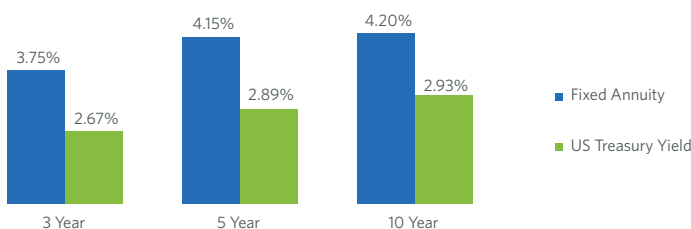
Protected Growth

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. MYGAs are often used as CD or bond replacements—here's how they stack up:

Fixed Annuity & Treasury Yields Compared¹



¹ DPL MYGA rates compared to U.S. Treasury Yields, May 16, 2022.

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

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