



**DPL Member Profile:**  
Spencer Hall  
Retirement Planning Services, LLC

AUM: \$150M+  
Type: Fee-Only



### Problem

When making a transition from broker-dealer to RIA, Spencer needed help evaluating nearly 100 client annuities for improvement opportunities. Transitioning those assets — and improving them — was not only critical for his client retention, but his firm's success as a new RIA.

### Solution

DPL's Commission-Free fixed index annuities (FIA) with an increasing income option.

### Outcome

Spencer was able to transition his clients' annuities and access a new solution that offers increasing payouts to help combat inflation. For clients without annuities, the Commission-Free nature of DPL's solutions has made those conversations much easier, empowering Spencer to improve their financial plans.

*“Transitioning legacy annuities benefited the client and created a significant revenue stream for us. It really is a win-win.”*

- Spencer Hall, DPL Member

### How To Think About FIAs



#### Principal Protection

FIAs can help protect against market risk and the decline in principal value from rising rates.



#### Fixed Income Replacement

By leveraging the scale of the insurance company, FIAs can generate higher yields than current treasuries and with the benefits of tax-deferral.



#### Guaranteed Income

FIAs generate efficient, guaranteed lifetime income with allocation flexibility and access to cash value.

### What is an FIA?

Often used as a tax-deferred fixed income allocation, fixed index annuities provide upside potential while protecting principal from market losses. FIAs can also be used to generate efficient, guaranteed lifetime income through optional living benefits. These benefits can include:

- ▶ Income that increases throughout retirement to reduce inflation risk
- ▶ Income multipliers to protect against unexpected health events
- ▶ Tax-efficient income payments to reduce the amount needed for withdrawals

**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. Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Indices do not include dividends paid on underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, or other security. ©2022 DPL Financial Partners, LLC. All rights reserved.