



DPL Member Profile:
 Tim Brown
 360 Family Office

AUM: \$0-50M+
 Avg. Client Size: \$600k
 Type: RIA



Problem

Tim had traditionally avoided annuities, as he believed purchasing them would ultimately reduce the value of his clients' portfolios. After realizing the cost and complexity of trading bonds to generate income, Tim knew he needed new fixed income alternatives for his clients.

Solution

DPL's Commission-Free Fixed Index Annuities (FIAs)

Outcome

Working with his DPL Consultant, Tim learned that instead of reducing portfolio values, annuities can be incredibly additive when used as a fixed income allocation. Through this new approach, Tim was able to improve allocations by reducing reliance on yield for performance. Additionally, FIA living benefits helped Tim generate guaranteed lifetime income for his clients while reducing pressure on their portfolios.

“Once you see the compelling math behind guaranteed income, it’s a no-brainer — the outcomes are shocking and significantly more secure.”

– Tim Brown, DPL Member

How To Think About FIAs



Principal Protection

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



Fixed Income

FIAs can be used as a fixed income allocation for client portfolios, providing 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 the principal from market losses. FIAs are often used as a fixed income allocation, and can also be used to deliver an efficient, guaranteed lifetime income through optional living benefits.

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. ©2022 DPL Financial Partners, LLC. All rights reserved.