



DPL Member Profile:
Tommy Martin
Vestia Personal Wealth Advisors

AUM: \$500M+
Avg. Client Size: \$1.3M
Type: Hybrid



Problem

Tommy Martin swore he'd never touch an annuity when he became an RIA. Having started his career on an insurance sales desk, he saw how the high fees and commissions eroded the value the annuities were designed to provide clients. After reading research from leading academics, Tommy began to see these products were changing for the better and needed a partner to help him use RIA-friendly guaranteed income solutions.

Solution

DPL's Commission-Free Variable Annuities with Living Benefits for Guaranteed Income

Outcome

Using Commission-Free variable annuities with living benefits, Tommy has been able to insure his clients' retirement nest egg. This has helped him provide clients with greater peace of mind in retirement by ensuring their basic living expenses are covered, regardless of market conditions.

"I would be violating my duty as a fiduciary if I don't give this option to people entering their retirement years."

- Tommy Martin, DPL Member

How To Think About VAs



Annuity Rescuer+

Low variable annuity costs can give clients an option for optimizing high cost commissioned annuities for accumulation.



Tax-Deferred Growth

Annuities can provide a low cost tax-deferred accumulation option, helping improve performance through tax efficiency.



Guaranteed Income

Variable annuities offer the greatest flexibility of guaranteed income products with competitive payout rates.

What is a Variable Annuity?

Variable annuities are a tax-deferred accumulation vehicle, but also offer a variety of living and death benefits. These products provide unlimited upside potential, with performance based on the underlying investment options chosen by the advisor and their clients. Living benefits can help increase retirement income, regardless of market conditions, while offering allocation flexibility and access to cash value.

Guarantees are based on the financial strength of the issuing insurance company. Living benefits may be available with certain variable annuities for an additional cost. ©2022 DPL Financial Partners, LLC. All rights reserved.

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