

## Commission-Free Insurance. Join the Revelation.



Commissions have been running the insurance world since the earth started to cool. Not any more. DPL Financial Partners has repriced insurance to provide fiduciary advisors with low-cost, Commission-Free solutions built with RIAs and their clients in mind. It's about time, right?

DPL brings truly transformational ideas to the insurance industry. We work with the nation's top carriers to create transparent, value-focused products — across annuities, life and health. We help you retain control over your clients' entire financial plan. We help you enhance and expand services to meet client needs. We provide access to dramatically repriced products. And here's the kicker: We unlock the multi-trillion dollar insurance industry for RIAs.

Welcome to Commission-Free Insurance. Welcome to fiduciary control. More power to you.

**DPL returns insurance to its rightful owners — fiduciary advisors and their clients.**

### ▶ 3 Ways We Work with RIAs

1

#### EVALUATE EXISTING POLICIES

- A simple, smart way for RIAs to get started with insurance is to review their clients' existing policies.
- DPL's insurance consultants act as your in-house insurance department, reviewing policies for you.
- Then we deliver analysis that can better your clients' financial outcomes by improving existing policies or finding lower-cost solutions.

2

#### FULFILL FINANCIAL PLANS

- RIAs often determine client insurance needs through the financial planning process:
  - Life Insurance
  - Long Term Care (coming soon)
  - Disability (coming soon)
- DPL can fulfill these needs, allowing RIAs to retain clients under their fiduciary umbrella and eliminate the need to refer them to an outside insurance broker.

3

#### INSURANCE IN A PORTFOLIO

- Insurance brings unique benefits to clients' financial plans during their transition and decumulation phases:
  - Guaranteed Lifetime Income
  - Fixed Income Alternatives
  - Legacy Planning
  - Mitigation of Longevity Risk
  - Mitigation of Sequence of Returns Risk
- DPL works with you to leverage low-cost, Commission-Free insurance products to deliver these benefits to your clients at far better value.

## Smart Products with Benefits

You can always count on DPL to provide best-in-class, low-cost, Commission-Free insurance solutions. As we work with you to define client needs, we bring a full range of products from the nation's top carriers to deliver value and transparency.

### LIFE

- Term
- Permanent
  - Variable Universal Life
  - Universal Life
- Life Settlements

### VARIABLE ANNUITIES

- Investment Only
- Available Riders
  - Guaranteed Lifetime Withdrawal
  - Tax-Efficient Withdrawal
  - Return of Premium

### FIXED INDEXED ANNUITIES

- Accumulation
- Income

### SINGLE PREMIUM IMMEDIATE ANNUITIES

### BUFFER ANNUITIES

- Buffer-of-Loss Protection
- Tail-Risk Protection

### FIXED ANNUITIES

### COMING SOON:

- Long Term Care
- Disability
- Medicare Supplement

### Membership Pricing

\$250M < AUM	\$1,000/yr
\$250M+ in AUM	\$2,500/yr

## Join the Revelation

Member firms enjoy full access to our low-cost, Commission-Free product suite and consultants. Our team provides in-depth product knowledge and licensing to help RIAs fulfill their clients' insurance needs.

DPL's membership also creates a buying co-op to drive innovation and negotiate new products on behalf of fiduciary advisors.

### Membership Benefits Include:

- Unlimited access to DPL's team of product and carrier agnostic insurance consultants
- Access to DPL's line-up of Commission-Free insurance products
- Product analysis for existing client holdings of life and annuity products
- Product comparisons for potential insurance solutions for your clients
- Access to member-only thought leadership and content
- Access to insurance carriers' advanced markets teams
- Opportunities to participate in DPL's product development initiatives

## Our Carrier Partners



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