

For decades, RIAs have been driving the financial services industry to meet their fee-only model: eliminate loads and commissions to drive down costs for clients. DPL furthers the movement by removing one of the last significant barriers to the RIAs' fee-only model — insurance.

DPL's mission is to drive widespread industry change to bring low-cost, commission-free insurance to market for RIAs. We work with the nation's top carriers to create "best-in-breed" products across life, health, and annuities. RIA clients benefit from dramatically lower cost products, while the multi-trillion dollar insurance industry is opened to RIAs.

"DPL enables fiduciaries to be involved in their clients' insurance."

▶ 3 Ways We Work with RIAs

1

EVALUATE EXISTING POLICIES

- An easy way for RIAs to get started with insurance is to review their clients' existing policies
- DPL's insurance consultants serve as your team of experts, reviewing clients' policies for you
- We then deliver analysis that can better your clients' financial outcomes by seeking to lower costs or improve existing policies

2

FULFILL FINANCIAL PLANS

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

3

INSURANCE AS AN INVESTMENT

- Insurance brings unique benefits to clients' financial plans during their transition and decumulation phases:
 - Guaranteed Lifetime Income
 - Fixed Income Alternatives
 - Legacy Planning
 - Longevity Risk
 - Sequence of Return Risk
 - Tax Deferral Strategy
- Through its low-cost, commission-free products, DPL delivers these benefits to your clients at far better value

Our Products

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

Life

- Term
- Permanent
 - Variable Universal Life
 - Universal Life

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 Movement

DPL brings insurance capabilities to our member firms through our expertise and licensing.

Member firms enjoy full access to our low-cost, commission-free product suite and consultants. Our team provides thought leadership and helps 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 the fee-only RIA industry.

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
- Opportunity to participate in DPL's on-going product development efforts

Welcome to a better world of insurance. Ours.

Our Carrier Partners

