



Commission-Free Insurance. Join the Revelation.

The financial advice world is changing. As advisors face fee compression and service commoditization, many are expanding the services they offer to meet increasing client demands and grow their business. DPL Financial Partners is helping advisors remain competitive by providing access to solutions that benefit their practice and their clients.

The Strategic Partner for RIAs

Commission-driven distribution of insurance has made annuity and life products untouchable for fiduciary advisors—until now. Founded in 2014, DPL Financial Partners has built a robust market-place of Commission-Free annuities and insurance for RIAs.

DPL works with carriers committed to the RIA market, improving their existing products and introducing new ones that deliver greater client value.

DPL enables advisors to strategically implement insurance and annuity solutions without compromising their fiduciary obligations. Our team provides ongoing advisor education, leveraging research from leading financial and retirement experts to help you use new solutions effectively.

By understanding your firm’s goals, our team can custom-tailor our approach to meet your needs, ensuring your firm’s success with Commission-Free solutions.



David Lau | DPL Founder, CEO

Established DPL in 2014
20 Carrier Partners
40 Products
10 Solution Types
1,000+ Members

► Our Process for Working with RIAs

1 Understand Your Goals & Foster Alignment

- Every firm is different, and as your strategic partner, DPL will consult with you to identify the goals for your business and develop a plan to help you achieve them. Our team will work with you to:
 - Build a Repeatable Income Business Model Using Commission-Free Solutions
 - Determine Opportunities to Improve Client Outcomes
 - Begin Increasing AUM with Commission-Free Products

2 Evaluate Existing Policies & Identify New Solutions

- Your DPL team will provide thorough analysis for any current accounts to identify opportunities for improvement. Our team will also help expand the solutions you currently provide your clients. Use of Commission-Free insurance and annuities can provide:
 - Increased AUM
 - Greater Client Benefits
 - Asset Retention
 - Increased Client Satisfaction

3 Implement Your New Strategy & Ensure Success

- Once a plan is developed and opportunities are identified, our team will work with you through the following:
 - Transition Current Accounts
 - Client Retention
 - Implementation of Commission-Free Solutions in Your Practice
 - Removing Your Former Broker-Dealer from Client Accounts
 - Ongoing Education for New Solutions

Smart Products with Meaningful Benefits

Fee-only advisors, breakaways and hybrids turn to DPL because we understand the RIA business and we know insurance. Our team curates the products on our platform to provide efficient, low-cost, Commission-Free insurance solutions that can deliver meaningful benefits to clients during the accumulation, transition and decumulation phases of their financial lifecycle.

VARIABLE ANNUITIES (VA)

- Investment Only (IOVA)
- With Benefits

STRUCTURED VARIABLE ANNUITIES (SVA)

FIXED INDEXED ANNUITIES (FIA)

MULTI-YEAR GUARANTEED ANNUITIES (MYGA)

SINGLE PREMIUM IMMEDIATE ANNUITIES (SPIA)

DEFERRED INCOME ANNUITIES (DIA)

INSURANCE

- Disability Income
- Life Settlements
- Term
- Variable Universal Life

Innovation in Action

By working closely with our carrier partners, DPL is able to create new Commission-Free solutions exclusive to our members. Here are just a few examples:

FIXED INDEX ANNUITIES (FIA) WITH:

- An income benefit that increases payout throughout retirement
- An income benefit that addresses long-term personal care costs

DISABILITY INCOME INSURANCE

- First-ever Commission-Free Disability Income Insurance product

The Power of Membership

When you join DPL, you're joining 1,000 other firms who have seen the impact Commission-Free insurance and annuities can have on their practice and their clients' financial plans. Members enjoy full access to our product suite and expert consultants to help address client insurance needs.

As an added benefit, the DPL's membership model creates a buying co-op to drive innovation and negotiate new products on behalf of fiduciary advisors. These products are exclusive to DPL Members, providing unparalleled client value and a significant advisor advantage in an increasingly competitive market.

DPL Membership Provides Access To:

- Team of licensed, unbiased consultants
- Commission-Free insurance products
- Analysis of clients' existing policies
- Product comparisons to identify potential client insurance solutions
- Exclusive thought leadership content
- Opportunities to participate in DPL's product development initiatives

Membership Pricing

Annual membership fee is determined by a firm's AUM:

Firm AUM	Membership Fee
< \$100M	\$1,000/yr.
\$100M - \$250	\$1,500/yr.
\$250M - \$1B	\$3,000/yr.
> \$1B+	\$5,000/yr.

Our Carrier Partners



DPL Financial Partners does business in the state of California as DPL Insurance Solutions under California License #0M42434.