



Your financial advisor is committed to helping you find the best solutions for achieving your financial goals. To better serve you, River Capital Advisors, L.C., has joined DPL Financial Partners (“DPL”), an insurance platform providing low-cost, Commission-Free insurance and annuities from some of the nation’s leading insurance carriers. As a client of River Capital Advisors, L.C., these solutions are now available to you, and when used effectively, can provide unique benefits to your financial plan.

Historically, these types of products have only been available on a commissioned basis, which undermines client value through high costs, hidden fees, and complex features. The insurance and annuities available through DPL are Commission-Free, meaning they’re designed with the investor in mind and are meant to complement the strategies your advisor is using in your portfolio.

These low-cost, Commission-Free insurance and annuity products can help deliver important benefits when used appropriately in a holistic financial plan, including:

- Guaranteed lifetime income\*
- Principal protection from market downturns
- Life insurance
- Tax deferral
- Legacy planning

Contact River Capital Advisors, L.C. to learn more about DPL and how we can deliver Commission-Free insurance solutions to help you achieve your financial goals.

\*Guarantees are based on the claims paying ability of the insurance company. Additional fees may apply

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