

Accessing the Disclosure Page

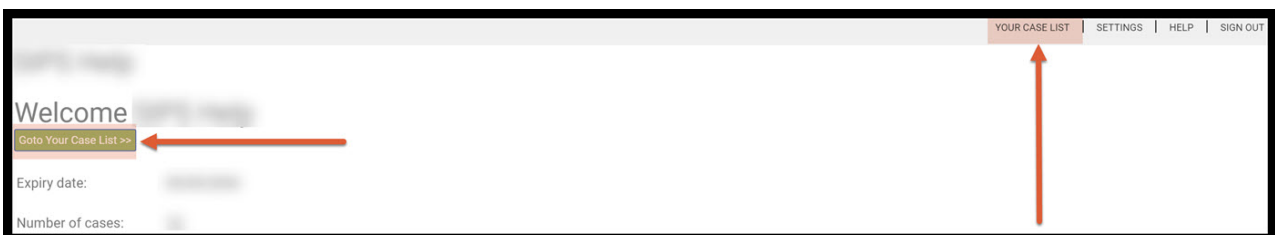
12/06/2024 12:47 pm EST

This page in SIPS provides the disclosure policy for running a hypothetical report. The content here corresponds with the notes page when using the report feature. Below are step-by-step instructions for opening and viewing the disclosure page.

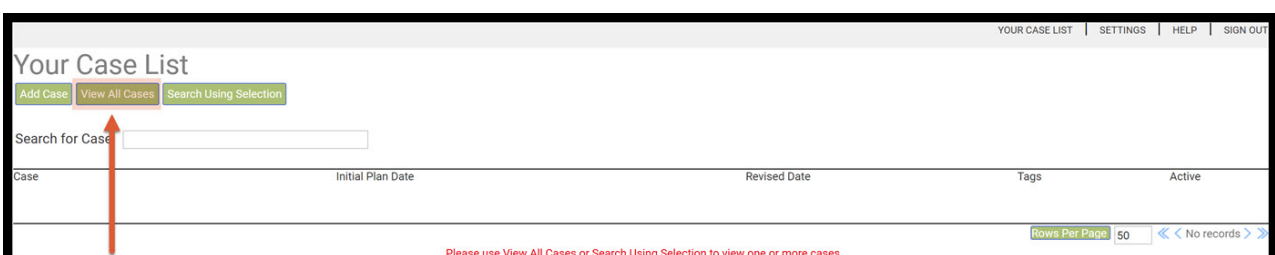
Step 1: Log In: Log into SIPS.



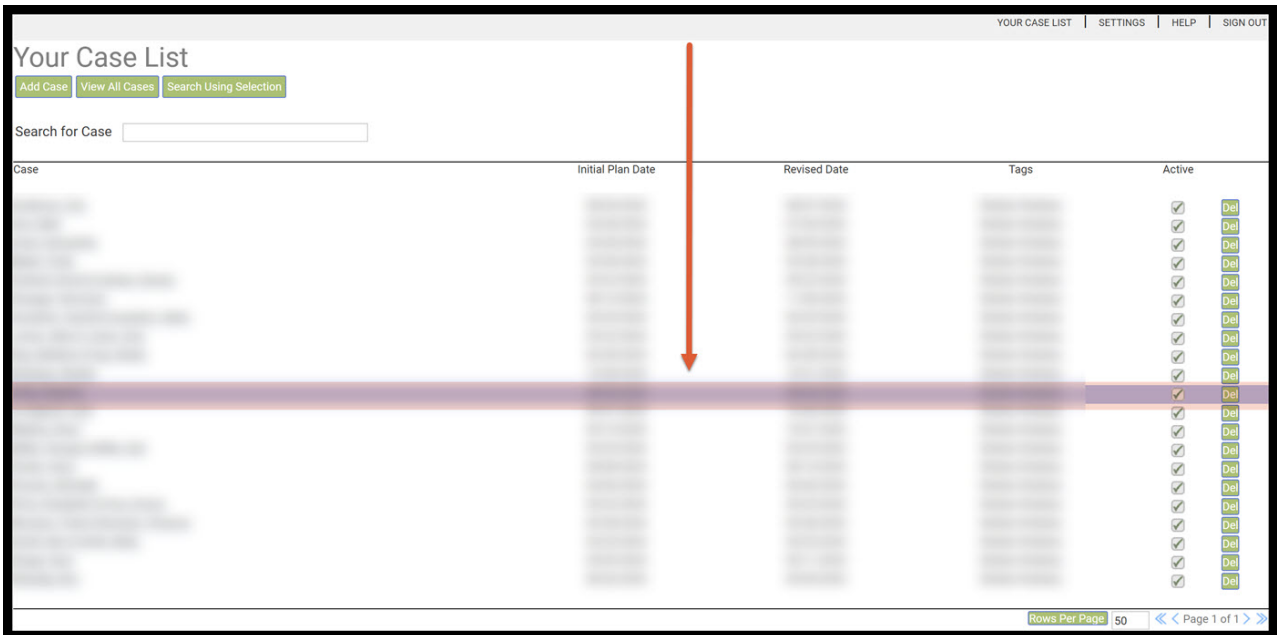
Step 2: Go To Your Case List: Click on either the Goto Your Case List button or click on the Your Case List Heading to take you to your case list.



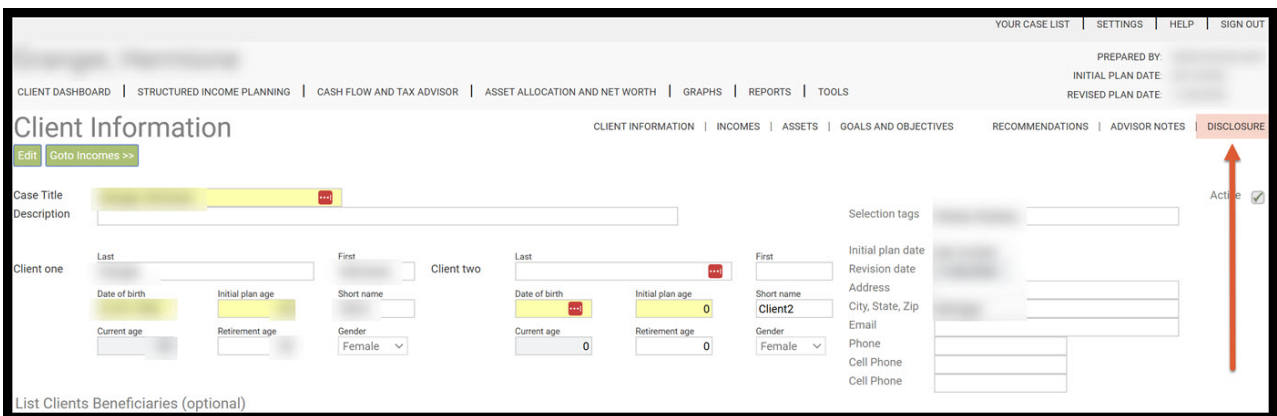
Step 3: View All Cases: Click on the green View All Cases button underneath the Your Case List heading.



Step 4: Case Selection: Click on the case you would like to open up.



Step 5: Disclosure: Click on the Disclosure subheading, which remains accessible across all pages within the client dashboard. The client dashboard pages include client information, incomes, assets, goals and objectives, recommendations, advisor notes, and disclosure.



Step 6: Disclosure Statement: The information on this screen represents the disclosure statement that appears in the report, corresponding to the cover page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: SIPS HELP
INITIAL PLAN DATE: 06/17/2024
REVISED PLAN DATE: 06/20/2024

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Disclosure

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Important Note - the values shown in orange on various screens and reports indicate hypothetical values
This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Assumptions and Disclaimer:

ASSUMPTIONS - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees¹, flexibility, principal preservation and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product. The returns have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

CRITERIA AND METHODOLOGY - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and that must be furnished separately. All Income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

LIMITATIONS AND RISKS - The information contained in this report is not guaranteed to be accurate, complete or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only. The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

SIPS
Retirement
Planning Software

PRIVACY POLICY | TERMS OF USE

Step 7: Logout: To log out of SIPS click on the Sign Out heading that is located in the upper righthand side of the screen.

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If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.