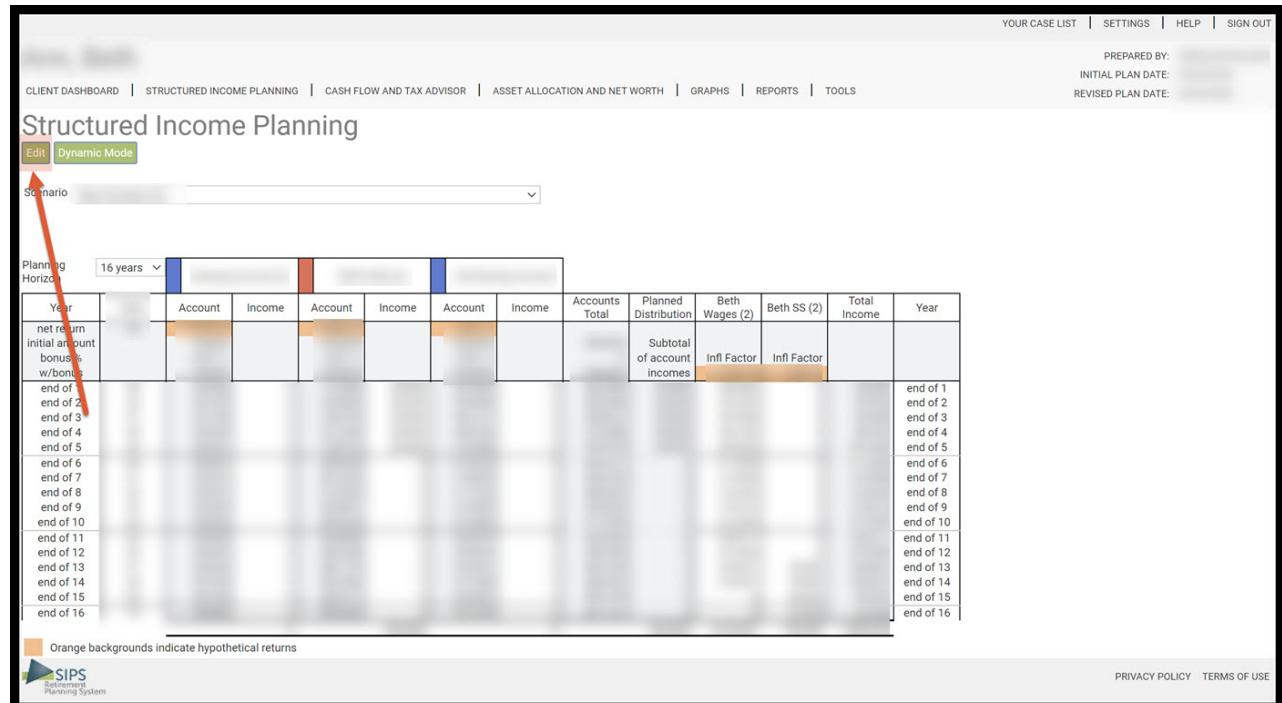


Annual Fixed Withdrawal Function

01/12/2026 10:35 am EST

On the structured income planning page, you have the ability to show deposits or withdrawals from the accounts on the structured income plan. There are multiple ways to do these functions. Below is a step-by-step guide for depositing and/or withdrawing monetary amounts through the annual fixed withdrawal function.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are tabs for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, there are fields for 'PREPARED BY', 'INITIAL PLAN DATE', and 'REVISED PLAN DATE'. The main area is titled 'Structured Income Planning' and contains a table with columns for 'Year', 'Account', 'Income', 'Account', 'Income', 'Account', and 'Income'. The first column is labeled 'Planning Horizon'. The table has 16 rows, each representing a year from 'net return initial amount' to 'end of 16'. The 'Income' columns for years 1 through 5 are highlighted with orange backgrounds. The 'Income' columns for years 6 through 16 are highlighted with blue backgrounds. The 'Income' column for year 16 is also highlighted with a green 'Edit' button. The 'Edit' button is highlighted with a red arrow. The table also includes columns for 'Accounts Total', 'Planned Distribution', 'Beth Wages (2)', 'Beth SS (2)', 'Total Income', and 'Year'. A note at the bottom left says 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are at the bottom right.

Step 2: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to make edits to.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario |

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return								Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount												
bonus % w/bonus												
end of 1											end of 1	
end of 2											end of 2	
end of 3											end of 3	
end of 4											end of 4	
end of 5											end of 5	
end of 6											end of 6	
end of 7											end of 7	
end of 8											end of 8	
end of 9											end of 9	
end of 10											end of 10	
end of 11											end of 11	
end of 12											end of 12	
end of 13											end of 13	
end of 14											end of 14	
end of 15											end of 15	
end of 16											end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 3: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the annual fixed withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Income Planning Systems

Structured Income Type

Income Riders

- Start payout from income rider
- Annuitize (for years certain): 1.0 %
- Liquidate account (in so many years)

Withdrawals

- Annual fixed withdrawal:
- Annual percentage withdrawal: 0.0 %
- Required minimum distribution (RMD)
- Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

- OR
- OR
- OR

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
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21		
22		
23		
24		

Calculated Plan Withdrawals

- Make-up total owners RMD from one account
- Make-up total benefit RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings:

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY | TERMS OF USE

Step 4: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma, SIPS recognizes both styles of numbers. SIPS does not recognize the dollar mark (\$). Type in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -8,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

[Pick year\(s\)](#) OR [Start year for rest of plan](#) OR [Start year for X years](#) 0 [Pick year\(s\) to remove](#) [Remove year to end of plan](#) [Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
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20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

Option A: Pick Years:

Step 5: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to be added to.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -8,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

[Pick year\(s\)](#) OR [Start year for rest of plan](#) OR [Start year for X years](#) 0 [Pick year\(s\) to remove](#) [Remove year to end of plan](#) [Reset all years](#)

Income Data

Year	Income	Variable
1	<input checked="" type="checkbox"/>	
2	<input checked="" type="checkbox"/>	
3	<input checked="" type="checkbox"/>	
4	<input checked="" type="checkbox"/>	
5	<input checked="" type="checkbox"/>	
6		
7		
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21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

Step 6: Add Income: Click on the green Pick Years button.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-8,000
2	fixed	-8,000
3	fixed	-8,000
4	fixed	-8,000
5	fixed	-8,000
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal: -8,000

Annual percentage withdrawal: 0.0 %

Required minimum distribution (RMD): 0.0 %

Beneficial IRA RMD (based on beneficiaries life): 0.0 %

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings:

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

Step 7: Clicking: The monetary amount should move into the variable section of the Income Data table and the Income title Fixed should be correlated into the income data.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: ROTH IRA (2)

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider:

Based on: Beth's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-8,000
2	fixed	-8,000
3	fixed	-8,000
4	fixed	-8,000
5	fixed	-8,000
6		
7		
8		
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10		
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18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal:

Annual percentage withdrawal: 0.0 %

Required minimum distribution (RMD): 0.0 %

Beneficial IRA RMD (based on beneficiaries life): 0.0 %

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings:

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

Step 8: Save: Once done click on the green Save button underneath the Manage Account subheading.

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name	ROTH IRA (2)
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	Beth
Account type	ROTH
Add an income rider	
Based on	<input checked="" type="radio"/> Beth's age <input type="radio"/> Client 2's age <input type="radio"/> Joint
Select income rider	<input type="button" value="Select"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

Year	Income	Variable
1	fixed	-8,000
2	fixed	-8,000
3	fixed	-8,000
4	fixed	-8,000
5	fixed	-8,000
6		
7		
8		
9		
10		
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18		
19		
20		
21		
22		
23		
?		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Pick year(s) to remove

Start year for X years

Remove year to end of plan

Reset all years

Step 9: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: **Initial Plan Date:** **Revised Plan Date:**

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

Structured Income Planning

Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: New Scenario (2)

Planning Horizon: 16 years

Year	Account		Income		Account		Income		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
	Initial amount	Contribution	Rate	Contribution	Rate	Initial amount	Contribution	Rate							
net return		6.00 %		100,000		100,000		0.00 %							
initial amount		100,000													
bonus %		0.00 %													
w/bonus		100,000													
end of 1		114,000		(8,000)		128,840		(8,000)						end of 1	
end of 2		128,840		(8,000)		144,570		(8,000)						end of 2	
end of 3		144,570		(8,000)		161,245		(8,000)						end of 3	
end of 4		161,245		(8,000)		178,919		(8,000)						end of 4	
end of 5		178,919		(8,000)										end of 5	
end of 6						189,654		0						end of 6	
end of 7						201,034		0						end of 7	
end of 8						213,096		0						end of 8	
end of 9						225,881		0						end of 9	
end of 10						239,434		0						end of 10	
end of 11						253,800		0						end of 11	
end of 12						269,028		0						end of 12	
end of 13						285,170		0						end of 13	
end of 14						302,280		0						end of 14	
end of 15						320,417		0						end of 15	
end of 16						339,642		0						end of 16	
								(40,000)							

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Option B: Start Years for the Rest of the Plan:

Step 10: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma. SIPS recognizes both

styles of numbers. Type in the monetary amount.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name **IRA**

Initial account balance **\$100,000**

Hypothetical return **6.0 %**

Bonus **0.0 %**

Optional

- Account description
- Optional account company
- Other

Tax calculation option **Tax Income Distributions (Qualified)**

Add money later - deferred account Years deferred **0**

Asset plan allocation **Set**

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year **12.0**

Enter manual payout

Withdrawals

Annual fixed withdrawal **-2,000**

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

Pick year(s) OR Start year for rest of plan Start year for X years Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 11: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name **IRA**

Initial account balance **\$100,000**

Hypothetical return **6.0 %**

Bonus **0.0 %**

Optional

- Account description
- Optional account company
- Other

Tax calculation option **Tax Income Distributions (Qualified)**

Add money later - deferred account Years deferred **0**

Asset plan allocation **Set**

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year **12.0**

Enter manual payout

Withdrawals

Annual fixed withdrawal **-2,000**

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

Pick year(s) OR Start year for rest of plan Start year for X years Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 12: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> Beth's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s) OR Start year for rest of plan

Withdrawals

Annual fixed withdrawal -2,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 13: Clicking: The monetary amount should move into the Variable column and the title Fixed should be entered into the Income column of the Income Data table.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s) OR Start year for rest of plan

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	fixed	-2,000
8	fixed	-2,000
9	fixed	-2,000
10	fixed	-2,000
11	fixed	-2,000
12	fixed	-2,000
13	fixed	-2,000
14	fixed	-2,000
15	fixed	-2,000
16	fixed	-2,000
17	fixed	-2,000
18	fixed	-2,000
19	fixed	-2,000
20	fixed	-2,000
21	fixed	-2,000
22	fixed	-2,000
23	fixed	-2,000
24	fixed	-2,000

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 14: Save: Once done click on the green Save button underneath the Manage Account subheading.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Set

Risk level: [redacted]

Account owner: [redacted]

Account type: [redacted]

Add an income rider: Based on: age, Client2's age, Joint

Select income rider: [redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1	fixed	-2,000
2	fixed	-2,000
3	fixed	-2,000
4	fixed	-2,000
5	fixed	-2,000
6	fixed	-2,000
7	fixed	-2,000
8	fixed	-2,000
9	fixed	-2,000
10	fixed	-2,000
11	fixed	-2,000
12	fixed	-2,000
13	fixed	-2,000
14	fixed	-2,000
15	fixed	-2,000
16	fixed	-2,000
17	fixed	-2,000
18	fixed	-2,000
19	fixed	-2,000
20	fixed	-2,000
21	fixed	-2,000
22	fixed	-2,000
23	fixed	-2,000
24	fixed	-2,000

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 15: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: [redacted]

Planning Horizon: 16 years

IRA

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return		6.00 %	100,000	0.00 %	100,000	0		Subtotal of account incomes	Manage	Manage		
initial amount									Infl Factor	Infl Factor		
bonus % w/bonus												
end of 1		106,000	0								end of 1	
end of 2		112,360	0								end of 2	
end of 3		119,102	0								end of 3	
end of 4		126,248	0								end of 4	
end of 5		133,823	0								end of 5	
end of 6		141,852	0								end of 6	
end of 7		152,363	(2,000)								end of 7	
end of 8		163,505	(2,000)								end of 8	
end of 9		175,315	(2,000)								end of 9	
end of 10		187,834	(2,000)								end of 10	
end of 11		201,104	(2,000)								end of 11	
end of 12		215,170	(2,000)								end of 12	
end of 13		230,080	(2,000)								end of 13	
end of 14		245,885	(2,000)								end of 14	
end of 15		262,638	(2,000)								end of 15	
end of 16		280,397	(2,000)								end of 16	

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Option C: Start Years for X Years:

Step 16: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma, SIPS recognizes both

styles of numbers. Type in the monetary amount.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider: Based on: Beth's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

Withdrawals: Annual fixed withdrawal: -\$5,000

Calculated Plan Withdrawals: Make-up total owners RMD from one account

Annual Savings: Annual fixed savings: [input]

Income Data

Year	Income	Variable
1	✓	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 17: Year: In the Income data table select which year you would like to start the monetary addition.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: ROTH IRA (2)

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider: Based on: Beth's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

Withdrawals: Annual fixed withdrawal: -\$5,000

Calculated Plan Withdrawals: Make-up total owners RMD from one account

Annual Savings: Annual fixed savings: [input]

Income Data

Year	Income	Variable
1	✓	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 18: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount to be distributed.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR OR 5

Income Data

Year	Income	Variable
1	✓	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal -5,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 19: Start Years for X Years: Click on the green button Start Years for X Years.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR OR 5

Income Data

Year	Income	Variable
1	✓	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal -5,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 20: Clicking: The monetary amount should move into the variable section of the Income Data table and the term Fixed should move into the Income column of the Income Data table.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 % Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	fixed	-5,000
2	fixed	-5,000
3	fixed	-5,000
4	fixed	-5,000
5	fixed	-5,000
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 21: Save: Once done click on the green Save button underneath the Manage Account subheading.

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 % Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	fixed	-5,000
2	fixed	-5,000
3	fixed	-5,000
4	fixed	-5,000
5	fixed	-5,000
6		
7		
8		
9		
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20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 22: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario:

Planning Horizon: 16 years

Year	Account		Income		Account	Income		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Total Income	Year
	Account	Income	Account	Income		Manage	Manage			Manage	Manage				
net return initial amount bonus % w/bonus			6.00 %		100,000		100,000		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor				
end of 1					111,000	(5,000)								end of 1	
end of 2					122,660	(5,000)								end of 2	
end of 3					135,020	(5,000)								end of 3	
end of 4					148,121	(5,000)								end of 4	
end of 5					162,008	(5,000)								end of 5	
end of 6					171,728	0								end of 6	
end of 7					182,032	0								end of 7	
end of 8					192,954	0								end of 8	
end of 9					204,531	0								end of 9	
end of 10					216,803	0								end of 10	
end of 11					229,811	0								end of 11	
end of 12					243,600	0								end of 12	
end of 13					258,216	0								end of 13	
end of 14					273,709	0								end of 14	
end of 15					290,131	0								end of 15	
end of 16					307,539	0								end of 16	
					(25,000)										

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 23: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario:

Planning Horizon: 16 years

Year	Account		Income		Account	Income		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Total Income	Year
	Account	Income	Account	Income		Manage	Manage			Manage	Manage				
net return initial amount bonus % w/bonus			6.00 %		100,000		100,000		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor				
end of 1					111,000	(5,000)								end of 1	
end of 2					122,660	(5,000)								end of 2	
end of 3					135,020	(5,000)								end of 3	
end of 4					148,121	(5,000)								end of 4	
end of 5					162,008	(5,000)								end of 5	
end of 6					171,728	0								end of 6	
end of 7					182,032	0								end of 7	
end of 8					192,954	0								end of 8	
end of 9					204,531	0								end of 9	
end of 10					216,803	0								end of 10	
end of 11					229,811	0								end of 11	
end of 12					243,600	0								end of 12	
end of 13					258,216	0								end of 13	
end of 14					273,709	0								end of 14	
end of 15					290,131	0								end of 15	
end of 16					307,539	0								end of 16	
					(25,000)										

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 24: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario:

Planning Horizon: 16 years

Year	Account		Income		IRA		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Total Income	Year
	Account	Income	Account	Income	Account	Income			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Subtotal of account incomes		
net return initial amount bonus % w/bonus			6.00 %	100,000										
end of 1			0.00 %	100,000										end of 1
end of 2				111,000	(5,000)									end of 2
end of 3				122,660	(5,000)									end of 3
end of 4				135,020	(5,000)									end of 4
end of 5				148,121	(5,000)									end of 5
end of 6				162,008	(5,000)									end of 6
end of 7														end of 7
end of 8														end of 8
end of 9														end of 9
end of 10														end of 10
end of 11														end of 11
end of 12														end of 12
end of 13														end of 13
end of 14														end of 14
end of 15														end of 15
end of 16														end of 16
				307,539	0									
														(25,000)

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 25: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario:

Planning Horizon: 16 years

Year	Account		Income		IRA		Accounts Total	Planned Distribution	Beth Wages (2)		Beth SS (2)		Total Income	Year
	Account	Income	Account	Income	Account	Income			Subtotal of account incomes	Infl Factor	Infl Factor	Subtotal of account incomes		
net return initial amount bonus % w/bonus														
end of 1														end of 1
end of 2														end of 2
end of 3														end of 3
end of 4														end of 4
end of 5														end of 5
end of 6														end of 6
end of 7														end of 7
end of 8														end of 8
end of 9														end of 9
end of 10														end of 10
end of 11														end of 11
end of 12														end of 12
end of 13														end of 13
end of 14														end of 14
end of 15														end of 15
end of 16														end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 26: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

[YOUR CASE LIST](#) | [SETTINGS](#) | [HELP](#) | [SIGN OUT](#)

PREPARED BY:
 INITIAL PLAN DATE:
 REVISED PLAN DATE:
 

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | [GRAPH](#) | [REPORTS](#) | [TOOLS](#)

Structured Income Planning

[Edit](#) | [Dynamic Mode](#)

Scenario:

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return initial amount bonus % w/bonus							Subtotal of account incomes	Infl Factor	Infl Factor			
end of 1										end of 1		
end of 2										end of 2		
end of 3										end of 3		
end of 4										end of 4		
end of 5										end of 5		
end of 6										end of 6		
end of 7										end of 7		
end of 8										end of 8		
end of 9										end of 9		
end of 10										end of 10		
end of 11										end of 11		
end of 12										end of 12		
end of 13										end of 13		
end of 14										end of 14		
end of 15										end of 15		
end of 16										end of 16		

Orange backgrounds indicate hypothetical returns

 [PRIVACY POLICY](#) | [TERMS OF USE](#)

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