

# 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 displays the 'Structured Income Planning' section of a financial planning software. At the top, there is a navigation bar with links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a secondary navigation bar includes 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning'. Below the heading, there are two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. A 'Scenario' dropdown menu is visible. Below the scenario menu, there is a 'Planning Horizon' dropdown set to '16 years'. The main table displays financial data over 16 years. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Beth Wages (2)', 'Beth SS (2)', 'Total Income', and 'Year'. The first row is labeled 'net return initial amount bonus w/bonus'. The subsequent rows are labeled 'end of 1' through 'end of 16'. The table is partially obscured by a large, semi-transparent watermark. At the bottom left, there is a legend: 'Orange backgrounds indicate hypothetical returns'. At the bottom right, there are links for 'PRIVACY POLICY' and 'TERMS OF USE'.

Year	Account	Income	Accounts Total	Planned Distribution	Beth Wages (2)	Beth 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

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

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: \_\_\_\_\_

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												
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 System

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

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)

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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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		
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Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning System

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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:  Sel

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: ☒ age ☐ Client'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

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)

Withdrawals

☒ Annual fixed withdrawal -8,000

☐ 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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		
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24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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:  Sel

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: ☒ age ☐ Client'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

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)

Withdrawals

☒ Annual fixed withdrawal -8,000

☐ 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

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:

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

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):

Withdrawals:

Annual fixed withdrawal: -8,000

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 benef RMD from one account:

Make-up income gap based on target income:

Annual Savings:

Annual fixed savings:

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		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank1

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:

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 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

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):

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 benef RMD from one account:

Make-up income gap based on target income:

Annual Savings:

Annual fixed savings:

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		
2	fixed	-8,000
3	fixed	-8,000
4	fixed	-8,000
5	fixed	-8,000
6		
7		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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:  
 Years deferred: **0**

Asset plan allocation: **Aggressive** [Sel](#)

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

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)

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 benef RMD from one account  
☐ Make-up income gap based on target income

Annual Savings  
☐ Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE

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

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**

IRA

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return		6.00 %										
initial amount		100,000										
bonus %		0.00 %										
w/bonus		100,000										
end of 1		114,000	(8,000)									end of 1
end of 2		128,840	(8,000)									end of 2
end of 3		144,570	(8,000)									end of 3
end of 4		161,245	(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

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: 0

Asset plan allocation: Sel

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

**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)

**Withdrawals**

- ☒ Annual fixed withdrawal -2,000
- ☐ 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 benef RMD from one account
- ☐ Make-up income gap based on target income

Annual Savings

- ☐ Annual fixed savings

**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		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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: 0

Asset plan allocation: Sel

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

**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)

**Withdrawals**

- ☒ Annual fixed withdrawal -2,000
- ☐ 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 benef RMD from one account
- ☐ Make-up income gap based on target income

Annual Savings

- ☐ Annual fixed savings

**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		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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



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:  Sel

Risk level:

Account owner:

Account type:

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

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)

Withdrawals

- ☒ Annual fixed withdrawal -2,000
- ☐ 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 benef RMD from one account
- ☐ Make-up income gap based on target income

Annual Savings

- ☐ Annual fixed savings

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		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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.

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:  Sel

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

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)

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 benef RMD from one account
- ☐ Make-up income gap based on target income

Annual Savings

- ☐ Annual fixed savings

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		
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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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

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:  Sel

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: ☒ age ☐ Client'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

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)

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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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	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

Step 15: 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

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 Income 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			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage						
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

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**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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: ☐

[Request Additional Rider](#) [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)

**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 benef RMD from one account

☐ Make-up income gap based on target income

**Annual Savings**

☐ Annual fixed savings

**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		
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 blank1

PRIVACY POLICY | TERMS OF USE

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

**Manage Account**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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: ☐

Years deferred: **0**

Asset plan allocation: **Aggressive** **Set**

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

**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)

**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 benef RMD from one account

☐ Make-up income gap based on target income

**Annual Savings**

☐ Annual fixed savings

**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		
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 blank1

PRIVACY POLICY | TERMS OF USE

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

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: **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: ☐

[Request Additional Rider](#) [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)

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 benef RMD from one account  
☐ Make-up income gap based on target income

Annual Savings  
☐ Annual fixed savings

ADD INCOME

**Pick year(s)**  
 OR  
**Start year for rest of plan**  
 OR  
**Start year for X years**  
**5**  
**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		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

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

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: **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: ☐

[Request Additional Rider](#) [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)

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 benef RMD from one account  
☐ Make-up income gap based on target income

Annual Savings  
☐ Annual fixed savings

ADD INCOME

**Pick year(s)**  
 OR  
**Start year for rest of plan**  
 OR  
**Start year for X years**  
**5**  
**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		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

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.

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:  **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: ☐

[Request Additional Rider](#) [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)

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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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	-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 blank1

PRIVACY POLICY | TERMS OF USE

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

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:  **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: ☐

[Request Additional Rider](#) [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)

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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

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	-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 blank1

PRIVACY POLICY | TERMS OF USE

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	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infi Factor	Manage Infi 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 System

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	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infi Factor	Manage Infi 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 System

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

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

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## 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

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus			100,000									
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 System

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

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

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Beth Wages (2)	Beth SS (2)	Total Income	Year
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 System

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

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

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								Subtotal of account incomes	Infl Factor	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 Planning Systems

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](mailto:support@planscout.com).