Liquidating an Account

10/01/2024 10:08 am EDT

An option to withdrawal money from an account is through the process of liquidating an account. Within the Structured Income Planning page, you can create your own liquidation plan for the accounts. Below are the step-by-step instructions on how to liquidate an account.





Step 2: Manage: Click on the green Manage button that is located in the Income column for whichever account you would like to liquidate money from.



Step 3: Liquidate or Annuitize: Click on the Liquidate account (in so many years) radio button.

				YOUR	CASE LIST SETTINGS	HELP	SIGN OUT
Manage Accour	ht						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Tune			Income Data		
Initial account balance		Income Riders	ADD INCOME	Year	Income	Variable	*
		 Start payout from income rider 					
Hypothetical return	%		Pick year(s)	2			
Bonus	0.0 %		OR	4			
Ontinnel		Liquidate or annuitize	Start year for rest of plan	5			
Account description			OR	6			
Optional account company		 Liquidate account (in so many years) 		8			
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
	Tax income Distributions (Qualified)	Annual fixed withdrawal	Pielesson (a) to more sure	11			
Add money later - deferred account		Annual percentage withdraway	Pick year(s) to remove	12			
Years deterred	0			14			
Asset plan allocation	Sel	 Required minimum distribution (RhQ) 	Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficial life) 		16			
Nortever				17			
Account owner	~	Coloulated Dian Withdrawala	Reset all years	10			
Account type	~	Make-up total owners RMD from one account		20			
Add an income rider		Make up total basef BMD from one account		21			
Based on 🥥 age 🔾 C	Client2 's age O Joint	Make up total benef Kind nom one account		22			
Select income rider	~	 Make-up income gap based on target income 		23			-
Number of months of payout in first ye	ear 12.0			4		1	
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entere	ed values WILL I	NOT roll down to follow	ng years wher	blank1
Retirement Planning System					PRIVAC	Y POLICY TE	RMS OF USE

Option 1: Pick Years:

Step 4: Income Data: In the Income Data box click on the numerical year(s) that you would like to liquidate the account in.

			YOUR C	CASE LIST SETTING	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type	`		Income Data		
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	-
Hunothatical ratura	 Start payout from income rider 	¥	1 2			
nypotretical return a		Pick year(s)	3			
Bonus 0.0 %	Liquidate or annuitize	V	9 4			
Optional	O Annuitize (for years certain) 1.0 %	Start year for rest of plan	95			
Account description	Liquidate account (in so many years)	OR	7			
Optional account company Other		Start year for X years	8			
			9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		11			
Add money later - deferred account		Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16			
		Denot all years	17			
Account owner	Calculated Plan Withdrawals	Reset all years	19			
Account type	Make-up total owners RMD from one account		20			
Add an income rider	 Make-up total benef RMD from one account 		21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	Make-up income gap based on target income		23			
Select income rider	O make up meetine gap based on target meetine		24			-
Number of months of payout in first year 12.0					,	
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered v	alues WILL N	OT roll down to follow	ing years when	blank1
		Note that entered v			ang yours when	- ordinit I
SIPS Retrement Planning System				PRIVA	CY POLICY TEF	RMS OF USE

Step 5: Pick Years: Click on the green Pick Years button.

				YOUR CASE LIS	T SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Bene	efit View / Edit Actual Values					
Account name Initial account balance Hypothetical return %	_	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR	Year Inco 1 2 3	Income Data Ime Variable	A
Bonus 0.0 %		Liquidate or annuitize		✓ 4		
Optional Account description Optional account company		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR	 ✓ 5 ✓ 6 ✓ 7 		
Other			Start year for X years	9		
Tax calculation option Tax Income Distribut	utions (Qualified)	Withdrawals	0	10		
Add money later - deferred account		Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12		
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14		
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16		
Account owner	~	Calculated Plan Withdrawals	Reset all years	18		
Account type	~	Make-up total owners RMD from one account		20		
Add an income rider		 Make-up total benef RMD from one account 		21		
Based on age Client2 's age Jo	pint	 Make-up income gap based on target income 		23		
Select income rider	~			24		-
Number of months of payout in first year	12.0					P
Enter manual payout		Annual Savings				
Request Additional Rider Remove Income Bider		Annual fixed savings				
Orange backgrounds indicate hypothetical returns			Note that entere	ed values WILL NOT roll	down to following years wh	en blank1
SIPS Referenting System					PRIVACY POLICY T	ERMS OF USE

Step 6: Clicking: The phrase liquid will move into the Income Column of the Income Data table for the years that were selected.

				YOUR C	ASE LIST SET	TINGS HELP	SIGN OUT
Manage Account							
Save Cancel View / Edit Income View / Edit Death Ben	nefit View / Edit Actual Values						
Account name		Structured Income Type Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income I Income liquid	Data Variable	
Hypothetical return %			Pick year(s)	3	liquid		
Bonus 0.0 %		Liquidate or annuitize	UK .	4 5	liquid liquid		
Optional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	6 7 8	liquid liquid		Ŀ
Tax calculation option Tax Income Distrit Add money later - deferred account	butions (Qualified)	Withdrawals Annual fixed withdrawal	0 Pick year(s) to remove	10 11 12			Ŀ
Years deferred 0		Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)		13 14			
Risk level	Sei	O Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type NQ	~	Make-up total owners RMD from one account		20			
Add an income rider	loint	O Make-up total benef RMD from one account		21			
Select income rider	×	O Make-up income gap based on target income		23			-
Number of months of payout in first year	12.0		l	4			Þ
Enter manual payout		Annual Savings Annual fixed savings					
Orange backgrounds indicate hypothetical returns			Note that entered	d values WILL N	IOT roll down to f	ollowing years whe	en blank1
Retrement Planning System					F	RIVACY POLICY T	ERMS OF USE

Step 7: Save: Once done click on the green Save button underneath the Manage Account subheading.

				YOUR CASE LIST	SETTINGS HE	LP SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothenal return Bonus Optional Account dekription Optional account company Other Tax calculation option Tax lacculation option édd monee later, defended account	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove		Incc ear Income 1 liquid 3 liquid 4 liquid 5 liquid 6 liquid 7 liquid 8 9 10 11 12	Variable	2
Years deferred 0	O Annual percentage withdrawal 0.0 %	6		13		
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15		
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 			16		
Account owner	Calculated Plan Withdrawals	Reset all years		18		
Account type NQ ~	O Make-up total owners RMD from one account		2	20		
Add an income rider	 Make-up total benef RMD from one account 		2	21		
Based on 🔘 age 🔾 Client2 's age 🔾 Joint				22		
Select income rider	 Make-up income gap based on target income 			24		-
Number of months of payout in first year 12.0			4			
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	ed values	s WILL NOT roll dow	n to following vears	when blank1
SIPS					PRIVACY POLICY	TERMS OF USE

Step 8: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.



Option 2: Start Years for the Rest of the Plan:

Step 9: Liquidate or Annuitize: Click on the Liquidate account (in so many years) radio button.

			YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Value	es				
Account name Initial account balance Hypothetical return Bonus 0.0 % Optional Account description	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) 1.0 %	ADD INCOME Pick year(a) OR Start year for rest of plan OR	Inc Year Income 1 2 3 4 5 6 7	ome Data Variable	*
Optional account company Other	k	Start year for X years	8		
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RND) Beneficial IRA RMD (based on beneficitives life)	D Pick year(s) to remove Remove year to end of plan Reset all years	10 11 12 13 14 15 16 17 17		l
Account type	Calculated Plan Withdrawals		20		
Add an income rider	Make-up total benef RMD from one account	0	21		
Based on ge Client2's age Joint Select income rider Number of months of payout in first year 12.0	Make-up income gap based on target income		22 23 24		•
Enter manual payout	Annual Savings Annual fixed savings	Note that entered	values WILL NOT roll dov	n to following years wh	ien blank1
SIPS Parring System				PRIVACY POLICY 1	FERMS OF USE

Step 10: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

		1	YOU	R CASE LIST SETTIN	GS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values		<u>۱</u>				
Account name	Structured Income Type			Income Data		
Initial account balance \$100,000	Income Riders	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return 2.0 %		Pick year(s)	2			
Bonus 0.0 %	Liquidate or annuitize	OR	4			
Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner	Annutize (for years certain) 1.0 10 Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	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	 6 7 8 9 10 11 12 13 14 15 16 17 18 			
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	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		19 20 21 22 23 23 √			*
Enter manual payout	Annual Savings Annual fixed savings	Note that entered	d values WILI	L NOT roll down to follo	wing years whe	n blank1
SIPS Belaveragi Phaning System				PRIV	ACY POLICY TE	RMS OF USE

Step 11: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

			YOUR C	ASE LIST SETTINGS	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance \$100,000 Hypothetical return 2.0 % Bonus 0.0 % Optional	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize	ADD INCOME Pick year(s) OR Start year for rest of plan	Year 1 2 3 4 5 6	Income Data Income	Variable	•
Account description Optional account company Other	Liquidate account (in so many years)	OR Start year for X years	7 8 9			
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level	Withdrawals	0 Pick year(s) to remove Remove year to end of plan	10 11 12 13 14 15 16			
Account owner	Calculated Plan Withdrawals	Reset all years	17 18 19			
Account type	 Make-up total owners RMD from one account 		20			
Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 74		Þ	*
Enter manual payout Request Additional Rider Orange backgrounds indicate hypothetical returns	Annual Savings	Note that entered	l values WILL N	IOT roll down to follow	ing years when	blank1
SIPS Planning System				PRIVAC	Y POLICY TER	VIS OF USE

Step 12: Clicking: The phrase liquid will move into the Income Column of the Income Data table for the years that were selected.

		1	YOUR CASE	LIST SETTINGS	HELP SIGN OUT
Manage Account					
		· · · · · · · · · · · · · · · · · · ·			
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account same			<u>۱</u>		
	Structured Income Type			Income Data	
Initial account balance	Income Riders	ADD INCOME	Yer I	income Va	riable 🔺
Hypothetical return	 Start payout from income rider 		2		
hypothetical leturn		Pick year(s)	3		
Bonus %	Liquidate or appulitize		4		
Ontional	Annuitize (for years certain)	Start year for rest of plan	5	liquid	
Account description		OR	6	liquid	
Optional account company	 Liquidate account (in so many years) 		8	liquid	
Other		Start year for X years	9	liquid	
Ten selected as a second second second	With desire to	0	10	liquid	
Tax Income Distributions (Qualified)	Annual fixed withdrawal		11	liquid	
Add money later - deferred account		Pick year(s) to remove	12	liquid	
Years deferred 0	Annual percentage withdrawal 0.0 %		13	liquid	
Asset negative and the set of the	 Required minimum distribution (RMD) 	Domous words and of also	14	liquid	
Set	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15	liquid	
Risk level			17	liquid	
Account owner		Reset all years	18	liquid	
	Calculated Plan Withdrawals		19	liquid	
Account type 🗸	 Make-up total owners RMD from one account 		20	liquid	
Add an income rider	Make-up total benef RMD from one account		21	liquid	
Based on 🔘 age 🔾 Client2 's age 🔾 Joint			22	liquid	
Select income rider 🗸 🗸	 Make-up income gap based on target income 		24	liquid	-
Number of months of payout in first year 12.0					>
Enter manual payout	Appual Sovings				
	Annual fixed savings				
Request Additional Rider Remove Income Rider					
Orange backgrounds indicate hypothetical returns		Note that entered va	lues WILL NOT	roll down to following y	rears when blank1
SIPS Province System				PRIVACY PO	DLICY TERMS OF USE

Step 13: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOU	JR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypotin lical return Bonus Optional Account conservation Optional	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years)	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7 8	Incore Income Iiquid Iiquid Iiquid Iiquid	ne Data Variable	*
Other Tax calculation of tion Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level	Withdrawais Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Start year for X years 0 Pick year(s) to remove Remove year to end of plan	9 10 11 12 13 14 15 16 17	liquid liquid liquid liquid liquid liquid liquid liquid		ł
Account owner Account type	Calculated Plan Withdrawals O Make-up total owners RMD from one account	Reset all years	18 19 20 21	liquid liquid liquid		
Based on age Client2's age Joint Select income rider Vumber of months of payout in first year	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 24	liquid liquid liquid		*
Enter manual payout	Annual Savings	Note that entered	d values WIL	L NOT roll down.	to following years wh	ien blank1
SIPS Patriming System					PRIVACY POLICY	TERMS OF USE

Step 14: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.



Option 3: Start Years for X Years:

Step 15: Liquidate or Annuitize: Click on the Liquidate account (in so many years) radio button.

			YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company	Structured Income Type Income Riders Start payout from income rider Liquidate or annultize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year Income 1 1 2 3 4 5 6 7 8	ne Data Variable	4
Other Tax calculation option Tax lncome Distributions (Qualified) Add money later - deferred account Vears deferred 0 Asset plan allocation Risk level	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0 Required minimum distribution (RND) Beneficial IRA RMD (based on beneficitives life)	Start year for X years 0 Pick year(s) to remove Remove year to end of plan	9 10 12 13 14 15 16 17		l
Account owner	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	Reset all years	18 19 20 21 22 23 24		*
Enter manual payout	Annual Savings Annual fixed savings	Note that entered va	alues WILL NOT roll down	to following years wh	en blank1
Retirement Planning System				PRIVACY POLICY T	ERMS OF USE

Step 16: Year: In the Income data table select which year you would like to start the monetary addition.

		1	YOUR CA	ASE LIST SETTINGS	HELP SIG	IN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other Tax calculation option Tax lncome Distributions (Qualified)	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	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove	Year 1 2 3 4 5 6 7 8 9 10 11 12	Income Data Income	Variable 🔺	8
Years deferred 0 Asset plan allocation See Risk level	Annual percentage withdrawai 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	13 14 15 16			
Account owner	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	Reset all years	17 18 19 20 21 22 23 4		*	
Enter manual payout	Annual Savings Annual fixed savings	Note that entered	d values WILL NO	OT roll down to followir	ng years when blan	ık1
SIPS Retirement Planning System				PRIVAC	POLICY TERMS O	OF USE

Step 17: 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 SETT	INGS HELP	SIGN OUT
Manage Accourt	1t						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income Da	ata	
Initial account balance		Income Riders	ADD INCOME	Year	Income	Variable	-
Hypothetical return	%	Start payout from income rider	Pick year(s)	2			
Bonus	%	Liquidate or annuitize	OR				
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5 6			
Account description Optional account company		Liquidate account (in so many years)	OR				
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals		11			
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Asset plan allocation	0	Required minimum distribution (RMD)	Demous weeks and of star	14			
Rick level	se	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	16			
Account owner			Reset all years	17			
Account type	~	Calculated Plan Withdrawals		19			
Add an income rider		Make-up total owners RMD from one account		21			
Based on 🔘 age 🔿 Cl	lient2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	 Make-up income gap based on target income 		23			-
Number of months of payout in first ye	ear 12.0			4			-)
Enter manual payout	1210						
		Annual Savings					
Request Additional Rider Remove In	come Rider	C Annual Inco Surings					
Orange backgrounds indicate hyp	pothetical returns		Note that entered	d values WILL	NOT roll down to fo	llowing years wh	en blank1
SIPS Retirement Planning System					PF	NVACY POLICY T	TERMS OF USE

Step 18: Start Years for X Years: Click on the green button Start Years for X Years.

			YOUR	ASE LIST SETTING	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type			Income Data		
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	*
Hypothetical return %	Stant payout from income nder	Pick year(s)	2			
Bonus %	Liquidate or appuilting	OR	4			
Optional Account description Optional account company Other	Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR	5 6 7 8			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal	9	9 10 11			
Add money later - deferred account Years deferred 0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Asset plan allocation Sel	Required minimum distribution (RMD)	Remove year to end of plan	15			
Risk level	Beneficial IKA KMD (based on beneficiaries life)		16 17			
Account owner	Colouisted Disp Withdowsels	Reset all years	18			
Account type	Make-up total owners RMD from one account		20			
Add an income rider	Make-up total benef RMD from one account		21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	Make-up income gap based on target income		23			
Select income rider			4 24)	•
Enter manual payout						
Request Additional Rider Remove Income Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL N	OT roll down to follow	ring years when	blank1
SIPS Personny System				PRIVA	CY POLICY TEF	MS OF USE

Step 19: Clicking: The phrase liquid will move into the Income Column of the Income Data table for the years that were selected.

					YOUR	CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Account								
Save Cancel View / Edit Income View	v / Edit Death Benefit View	/ Edit Actual Values						
Account name					\mathbf{X}			
			Structured Income Type		Voor	Income Da	a Variable	
Initial account balance			 Start payout from income rider 			income	variable	
Hypothetical return	%			Pick year(s)	2	liauid		
Bonus	%			OR	4	liquid		
			Liquidate or annuitize	Clert year for rest of size	5	liquid		
Optional			O Annuitize (for years certain) 1.0 %	OR	6	liquid		
Optional account company		-	 Liquidate account (in so many years) 		7	liquid		
Other				Start year for X years	8	liquid		
Tex colorian entire			Withdrawala	0	10	liquid		
Tax calculation option	x Income Distributions (G	tualified) V	Annual fixed withdrawal		11	liquid		
Add money later - deferred account				Pick year(s) to remove	12			
Years deferred	0		O Annual percentage withdrawai 0.0 %		13			
Asset plan allocation		Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
			 Beneficial IRA RMD (based on beneficiaries life) 		16			
Risk level					17			
Account owner	~			Reset all years	18			
Account type			Calculated Plan Withdrawals		20			
Add an income rider	· ·		Make up total owners kind from one account		21			
Based on 💿 👔 age 🔿 Client2	2 's age 🔘 Joint		 Make-up total benef RMD from one account 		22			
Select income rider		×	O Make-up income gap based on target income		23			-
Number of months of payout in first year		12.0		4	- 24			b
Enter manual payout								
			Annual Savings					
Request Additional Rider Remove Income	ne Rider							
Orange backgrounds indicate hypothe	etical returns			Note that entered v	alues WILL I	NOT roll down to foll	owing years whe	en blank1
SIPS Retrement Planning System						PRI	VACY POLICY TI	ERMS OF USE

Step 20: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Sweet Cancel View / Edit Income View / Edit Actual Values Account name Imitial account balance Imitial account balance Hypotholical return % Bonus % Optional % Account discription % Optional ac ount company Imitial account At a calculation option Tax Income Distributions (Qualified) Tax calculation option Image: Calculation option Add money later - offerred account Image: Calculation option Asset plan allocation Image: Calculation option Risk level Image: Calculation option Account owner Image: Calculation option Account owner Image: Calculation option	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan Reset all years	Year 1 2 4 5 6 7 8 9 10 11 11 12 13 14 15 16 17 18 16 17 18 20 20	Income Di Income Ilquid Ilquid Ilquid Ilquid Ilquid Ilquid Ilquid Ilquid Ilquid	Variable	4
Account type	 Make-up total owners RMD from one account 		20			
Add an income rider	O Make-up total benef RMD from one account		22			
Select income rider	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			4 24)-
Enter manual payout	Annual Savings					
Orange backgrounds indicate hypothetical returns		Note that entered	I values WILL 1	OT roll down to fo	llowing years whe	n blank1
SIPS Betrement Planning System				PR	IVACY POLICY TE	RMS OF USE

Step 21: 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 Structured Income Planning ref ref Add Income Add Target Edit or Add Scenario Display Options	
Structured Income Planning Edit Save Cancel Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options Scenario Vear Vear Vear Account Income Account Income Account Income Year Vear Account Income Account Income Account Total Distribution Wages (2) SS (2) Total Income Year Interteum 100,000 Subtotal Manage Manage Manage Manage Manage Jourd Sk 0.00 Sk Subtotal Manage	PREPARED BY: 'IAL PLAN DATE: SED PLAN DATE:
Structure International Add Income Add Income Add Income Add Income Add Income Scenario Image: Cancel Add Account Add Income Add Income Add Income Scenario Image: Cancel Add Account Add Income Add Income Add Income Planning 16 years Image: Cancel Add Account Income Account Income Year Account Income Account Income Account Income Year Account Income Account Income Account Income Year Account Income Account Income Account Income Year 0.00 % Subtotal Manage Manage Manage Jonus % 0.00 % Subtotal Manage Manage	
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Scenario	
Planning Horizon Year Account Income Account Income Account Income Accounts Interteum Initial amount Initial amount Initial amount Initial amount Initial amount Initial amount Initial amount Initial Account Income Account Income Accounts Income Accounts Income Account Income Account Income	
Planning Horizon 16 years Image: Constraint of the second	
Planning Horizon 16 years Image: Constraint of the second	
Pranting 16 years Vear Account Income Account Income Account Planned net return initial amount bonus Account Income Account Income Total Distribution Wages (2) SS (2) Total 00.00 % 0.00 % Output Subtotal Manage Manage Manage	
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net return initial amount bonus % Description Description Manoge Ma	
initial amount 100,000 Subtotal Manage Manage bonus % 0,00 % of account infl Factor	
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end of 2 end of 2	
end of 3 93,374 12,747 end of 3 end of 3	
end of 4 82,495 12,747 end of 4	
end of 5 71,399 12,747 end of 5	
end of 5 60,080 12,747 end of 5 end of 7	
end of 8 96,553 12,747 end of 8	
end of 9 24748 12747 end of 9	
end of 10 12,496 12,747 end of 10	
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end of 13 0 0 end of 13	
end of 14 0 0 end of 14	
end of 15 0 0 end of 15	
end of 16 end of 16	
114,719	
Orange backgrounds indicate hypothetical returns	
SIPS	

Step 22: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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diamate.															PREPARED BY:	-
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CLIENT DAS	HBOARD	STRU	CTURED INCO	ME PLANNING	G CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	BRAPHS R	EPORTS 1	OOLS		REVISED PLAN DATE:	
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Scenario								~								
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Horizon																
Year			Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
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initial mo	unt						100,000			Subtotal	Manage Infl Easter	Manage Infl Eactor				
w/bonus	s			Manage		Manage	100.000	Manage		incomes	IIII Factor	IIII Factor				
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ene of 2							104,040	0						end of 2		
en of 3							93,374	12,747						end of 3		
en of 4							71 399	12,747						end of 5		
en l of 6						1	60,080	12,747						end of 6		
end of 7							48,535	12,747						end of 7		
end of 8	3						36,759	12,747						end of 8		
end of 9							24,748	12,747						end of 9		
end of 1	0					-	12,496	12,747	-					end of 10		
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Orang	e backgrou	inds indi	icate hypoth	etical returns				114,719						-		
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Step 23: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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		0710050 0100		Lougur										INITIAL PLAN DATE		
CLIENT DASHBO	JARD STRU	ICTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH C	SRAPHS R	EPORIS I	OULS		REVISED PLAN DATE		
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Edit Save 0	Cancel Add A	ccount Add	d Income A	dd Inc Tax	Add Target	Edit or Add Sc	enario Disp	lay Options								
Scenario	T						\sim									
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Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Income	Year			
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end of 1 end of 1						102,000	0						end of 1 end of 2			
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end of						82,495	12,747						end of 4			
end of 5	-					71,399	12,747						end of 5			
end of 6						60,080	12,747						end of 6			
end c 8						36,759	12,747						end of 8			
end 9						24,748	12,747						end of 9			
end of 10						12,496	12,747						end of 10			
end of 11	[0	12,746						end of 11			
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end of 15						0	0						end of 15			
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							114,719									
Orange ba	ackgrounds inc	licate hypoth	etical returns	1												
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Step 24: Edit: If you need to make an edit to the account click on the green manage button in the Incomes columns to take you back to the manage account page.

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CLIENT DASHBOA	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS 1	OOLS		R	EVISED PLAN DATE:		
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end of 2						104,040	0						end of 2				
end of 3						106,121	0						end of 3				
end of 4						108,243	0						end of 4				
end of 6		-		-	-	112 616	0	-			-		end of 6				
end of 7						114,869	0						end of 7				
end of 8		1000				117,166	0						end of 8				
end of 9						119,509	0						end of 9				
end of 10	_			_		121,899	0	_		_	_		end of 10				
end of 11						124,337	0						end of 11				
end of 13						120,024	0						end of 13				
end of 14						131,948	0						end of 14				
end of 15						134,587	0						end of 15				
end of 16						137,278	0			E 1			end of 16				
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Step 25: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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Scenario							~									
Horizon	16 years ∨	1000														
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		/	
net return initial amount bonus %						2.00 % 100,000 0.00 %		-	Subtotal of account	Manage Infl Factor	Manage Infl Factor				/	
end of 1 end of 2 end of 3 end of 4			Manage		Manage	102,000 104,040 93,374 82,495	Manage 0 0 12,747 12,747		Incomes				end of 1 end of 2 end of 3 end of 4			
end of 5 end of 6 end of 7						71,399 60,080 48,535 26,750	12,747 12,747 12,747						end of 5 end of 6 end of 7			
end of 9 end of 10						24,748 12,496	12,747 12,747 12,747	-					end of 9 end of 10			
end of 11 end of 12 end of 13						0	12,746 0 0						end of 11 end of 12 end of 13			
end of 15 end of 16						0	0 0 114.719						end of 15 end of 16			
Orange bad	- ckgrounds ind	dicate hypoth	etical returns	<u>.</u>												
SIPS Retirement Planning System	n														PRIVACY POLIC	CY 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: +1-888-449-6917 or support@planscout.com.