

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail 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', with an 'Edit' button (highlighted by a red arrow) and a 'Dynamic Mode' button. A 'Scenario' dropdown menu is visible. Below that, a 'Planning Horizon' dropdown is set to '16 years'. The main data table has the following columns: Year, Account, Income, Account, Income, Account, Income, Accounts Total, Planned Distribution, Wages, SS, Total Income, and Year. The rows represent time points from 'net return initial amount' to 'end of 16'. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS Retirement Planning System logo is in the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are in the bottom right.

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.

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	SS (2)	Total Income	Year
net return						2.00 %						
initial amount						100,000						
bonus %						0.00 %						
w/bonus						100,000						
end of 1						102,000						end of 1
end of 2						104,040						end of 2
end of 3						106,121						end of 3
end of 4						108,243						end of 4
end of 5						110,408						end of 5
end of 6						112,616						end of 6
end of 7						114,869						end of 7
end of 8						117,166						end of 8
end of 9						119,509						end of 9
end of 10						121,899						end of 10
end of 11						124,337						end of 11
end of 12						126,824						end of 12
end of 13						129,361						end of 13
end of 14						131,948						end of 14
end of 15						134,587						end of 15
end of 16						137,278						end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: 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: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: 0.0 %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: [REDACTED] [Sel](#)

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:

[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 [REDACTED]

Annual percentage withdrawal [REDACTED] 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiary's 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 [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [REDACTED]

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 blank!

SIPS Retirement Planning System

PRIVACY POLICY | TERMS 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 CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] 0.0 %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

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

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

Step 5: Pick Years: Click on the green Pick Years 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 [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] 0.0 %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] 0.0 %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: [Redacted] 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type: NQ

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

Select income rider [Redacted]

Number of months of payout in first year: [Redacted] 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) [Redacted] 1.0 %
 Liquidate account (in so many years)

Withdrawals
 Annual fixed withdrawal [Redacted]
 Annual percentage withdrawal [Redacted] 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 [Redacted]

ADD INCOME

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

Year	Income	Variable
<input type="checkbox"/> 1	liquid	
<input type="checkbox"/> 2	liquid	
<input type="checkbox"/> 3	liquid	
<input type="checkbox"/> 4	liquid	
<input type="checkbox"/> 5	liquid	
<input type="checkbox"/> 6	liquid	
<input type="checkbox"/> 7	liquid	
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		
<input type="checkbox"/> 25		

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 7: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] 0.0 %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: [Redacted] 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type: NQ

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

Select income rider [Redacted]

Number of months of payout in first year: [Redacted] 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) [Redacted] 1.0 %
 Liquidate account (in so many years)

Withdrawals
 Annual fixed withdrawal [Redacted]
 Annual percentage withdrawal [Redacted] 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 [Redacted]

ADD INCOME

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

Year	Income	Variable
<input type="checkbox"/> 1	liquid	
<input type="checkbox"/> 2	liquid	
<input type="checkbox"/> 3	liquid	
<input type="checkbox"/> 4	liquid	
<input type="checkbox"/> 5	liquid	
<input type="checkbox"/> 6	liquid	
<input type="checkbox"/> 7	liquid	
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		
<input type="checkbox"/> 25		

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

SIPS Retirement Planning System

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.

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: New Scenario (2)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000	0.00 %						
bonus % w/bonus		Manage		Manage	100,000	Manage		Subtotal of account incomes	Manage Int'l Factor	Manage Int'l Factor		
end of 1					86,549	15,451						end of 1
end of 2					72,829	15,451						end of 2
end of 3					58,834	15,451						end of 3
end of 4					44,559	15,451						end of 4
end of 5					29,999	15,451						end of 5
end of 6					15,148	15,451						end of 6
end of 7					0	15,451						end of 7
end of 8					0	0						end of 8
end of 9					0	0						end of 9
end of 10					0	0						end of 10
end of 11					0	0						end of 11
end of 12					0	0						end of 12
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					0	0						end of 16
						108,158						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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 Values

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: 0.0 %

Optional
Account description: [REDACTED]
Optional account company: [REDACTED]
Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
Years deferred: 0

Asset plan allocation: [REDACTED]

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:

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 [REDACTED]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiary's 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 [REDACTED]

ADD INCOME
Pick year(s) [REDACTED]
OR
Start year for rest of plan [REDACTED]
OR
Start year for X years [REDACTED]
Pick year(s) to remove [REDACTED]
Remove year to end of plan [REDACTED]
Reset all years [REDACTED]

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance \$100,000

Hypothetical return 2.0 %

Bonus 0.0 %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation [Redacted]

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Solutions

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 [Redacted]

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 [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

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 11: 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 [Redacted]

Initial account balance \$100,000

Hypothetical return 2.0 %

Bonus 0.0 %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation [Redacted]

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Solutions

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 [Redacted]

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 [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]

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 [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 13: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]

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 [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning Systems

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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 [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					2.00 %		250,000					
initial amount					100,000		0	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		Manage		Manage	100,000	Manage	250,000					
end of 1					102,000	0						end of 1
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 5					106,161	4,247						end of 5
end of 6					104,038	4,247						end of 6
end of 7					101,872	4,247						end of 7
end of 8					99,663	4,247						end of 8
end of 9					97,409	4,247						end of 9
end of 10					95,111	4,247						end of 10
end of 11					92,766	4,247						end of 11
end of 12					90,375	4,247						end of 12
end of 13					87,936	4,247						end of 13
end of 14					85,448	4,247						end of 14
end of 15					82,910	4,247						end of 15
end of 16					80,321	4,247						end of 16
						50,960						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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 [REDACTED]

Initial account balance [REDACTED]

Hypothetical return [REDACTED] %

Bonus [REDACTED] 0.0 %

Optional

Account description [REDACTED]

Optional account company [REDACTED]

Other [REDACTED]

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred [REDACTED] 0

Asset plan allocation [REDACTED]

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 [REDACTED] 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) [REDACTED] 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal [REDACTED] 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiary's 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 [REDACTED]

ADD INCOME

Pick year(s) [REDACTED] OR

Start year for rest of plan [REDACTED] OR

Start year for X years [REDACTED] 0

Pick year(s) to remove [REDACTED]

Remove year to end of plan [REDACTED]

Reset all years [REDACTED]

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!

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted]

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [9]
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

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

Step 17: 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted]

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [9]
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

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

Step 18: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

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

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!

SIPS Retirement Planning System | PRIVACY POLICY | TERMS 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 | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

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

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 [Redacted]
 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 [Redacted]

ADD INCOME

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

Year	Income	Variable
1		
2		
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
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!

SIPS Retirement Planning System | PRIVACY POLICY | TERMS OF USE

Step 20: 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 [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %
 Optional Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]
 Tax calculation option: Tax Income Distributions (Qualified)
 Add money later - deferred account [Redacted]
 Years deferred: 0
 Asset plan allocation [Redacted] Set
 Risk level [Redacted]
 Account owner [Redacted]
 Account type [Redacted]
 Add an income rider
 Based on: [Redacted] age Client2's age Joint
 Select income rider [Redacted]
 Number of months of payout in first year: 12.0
 Enter manual payout [Redacted]

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 [Redacted]
 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 [Redacted]

ADD INCOME
 Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [Redacted]
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

Income Data

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

Request Additional Rider Remove Income Rider
 Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 21: 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

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					2.00 %							
initial amount					100,000							
bonus %					0.00 %							
w/bonus					100,000							
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					93,374	12,747						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 6					60,080	12,747						end of 6
end of 7					48,535	12,747						end of 7
end of 8					36,759	12,747						end of 8
end of 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
end of 12					0	0						end of 12
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					0	0						end of 16
							114,719					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 22: Saving the Structured Income Planning Scenario: Click the green Save 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					2.00 %							
initial amount					100,000							
bonus %					0.00 %							
w/bonus					100,000							
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					93,374	12,747						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 6					60,080	12,747						end of 6
end of 7					48,535	12,747						end of 7
end of 8					36,759	12,747						end of 8
end of 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
end of 12					0	0						end of 12
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					0	0						end of 16
							114,719					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.

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					2.00 %							
initial amount					100,000							
bonus %					0.00 %							
w/bonus					100,000							
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					93,374	12,747						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 6					60,080	12,747						end of 6
end of 7					48,535	12,747						end of 7
end of 8					36,759	12,747						end of 8
end of 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
end of 12					0	0						end of 12
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					0	0						end of 16
							114,719					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.

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	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %					0.00 %							
w/bonus		Manage		Manage	100,000	Manage						
end of 1					102,000	0						end of 1
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 5					110,408	0						end of 5
end of 6					112,616	0						end of 6
end of 7					114,869	0						end of 7
end of 8					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 12					126,824	0						end of 12
end of 13					129,361	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						end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.

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					2.00 %							
initial amount					100,000			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %					0.00 %							
w/bonus		Manage		Manage	100,000	Manage						
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					93,374	12,747						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 6					60,080	12,747						end of 6
end of 7					48,535	12,747						end of 7
end of 8					36,759	12,747						end of 8
end of 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
end of 12					0	0						end of 12
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					0	0						end of 16
							114,719					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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: +1-888-449-6917 or support@planscout.com.