Liquidating an Account

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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						
	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	*
		 Start payout from income rider 					
Hypothetical return	%		Pick year(s)				
Bonus	0.0 %	101 You II III	OR	4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description			OR	6			
Optional account company		O 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 moome Distributions (Qualmed)	 Annual fixed withdrawal 	Pick year(s) to remove	11			
Add money later - deferred account Years deferred		Annual percentage withdraway 0.0 %	Pick year(s) to remove	12			
Years deterred	0			14			
Asset plan allocation	Sel	 Required minimum distribution (RNO) 	Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficialies life) 		16			
			Reset 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 🔾 C	Client2 's age O Joint			22			
Select income rider	~	 Make-up income gap based on target income 		23			-
Number of months of payout in first ye	ear 12.0)	
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that entere	ed values WILL M	NOT roll down to followi	ng years wher	ı blank1
Retirement Planning System					PRIVAC	Y POLICY TEP	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 CA:	SE 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 0,0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME	2	Income Data	/ariable
Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred 0	Constant of the second se	Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove	6 7 8 9 10 11 12 13 14		
Asset plan allocation Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16 17 18		
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	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	19 20 21 22 23 24		• }
Enter manual payout	Annual Savings Annual fixed savings	Note that entered va	Ilues WILL NO	T roll down to following	
SIPS Reterment Farming System				PRIVACY	POLICY TERMS OF USE

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

				YOUR C/	ASE LIST SETTINGS	HELP	SIGN OUT
Manage Accourt	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return	s	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR	Year ✓ 1 ✓ 2 ✓ 3	Income Data Income	Variable	*
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	 ✓ 6 ✓ ✓ 7 			
Other			Start year for X years				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account Years deferred	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13			
Asset plan allocation	Sel	O Required minimum distribution (RMD)	Remove year to end of plan	14			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type	~	Make-up total owners RMD from one account		20			
Add an income rider		O Make-up total benef RMD from one account		21			
Based on age C Select income rider	lient2 's age O Joint	O Make-up income gap based on target income		23			
Number of months of payout in first ye	ear 12.0			4 24		1	
Enter manual payout	12.0						
	ncome Rider	Annual Savings					
Orange backgrounds indicate hyp	pothetical returns		Note that entere	ed values WILL N	OT roll down to followin	ng years wher	n blank1
SIPS Retrement Planning System					PRIVAC	Y POLICY TE	RMS 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	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 %	Structured Income Type Income Riders O Start payout from income rider	ADD INCOME Pick year(s)	Year 1 2 3	Income Data Income liquid Iquid Iquid	Variable
Bonus 0.0 %	Liquidate or annuitize	OR	4	liquid	
Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Add money later - deferred account Years deferred Account type Account type Account type Account type Based on e age Client2's age Joint Select income rider	Annuitze (for years certain) 1,0 % Liquidate account (in so many years) Withdrawals Annual fixed withdrawal 0,0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total benef RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	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	5 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 22 24	liquid liquid liquid	
Number of months of payout in first year 12.0		I	4		▶
Enter manual payout	Annual Savings	Note that entered	d values WILL N	IOT roll down to followir	ng years when blank1
SIPS Patterning System				PRIVAC	Y POLICY TERMS OF USE

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

				YOUR CASE LIST	SETTINGS HEI	LP SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial ancount balance Hypothemal return Bonus Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified)	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		Income Iquid 2 liquid 3 liquid 3 liquid 4 liquid 6 liquid 6 liquid 7 liquid 8 9 10 11 12	Variable	
Years deferred 0	Annual percentage withdrawal 0.0 %		U .	13 14		
Asset plan allocation Se	Required minimum distribution (RMD)	Remove year to end of plan		15		
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		<u> </u>	16 17		
Account owner	Calculated Plan Withdrawals	Reset all years	0	18		
Account type NQ ~	Make-up total owners RMD from one account		U	20		
Add an income rider	Make-up total benef RMD from one account			21 22		
Based on 🔘 age 🔾 Client2 's age 🔾 Joint			U	22		
Select income rider	 Make-up income gap based on target income 		<u> </u>	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 years	when blank1
SIPS Between of the						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 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 annuitize Annuitize (for years certain) 1.0 %	ADD INCOME Pick year(s) OR Start year for rest of plan OR	II Vear Incom 2 3 4 5 6 7	e Variable	~
Other	R. C.	Start year for X years	8		
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10		
Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on age Client2's age Joint Select income rider Y Number of months of payout in first year 12.0	 Annual fixed withdrawal Annual percentage withdrawal Annual percentage withdrawal Required minimum distribution (RND) Beneficial IRA RMD (based on beneficitives life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up income gap based on target income 	Pick year(s) to remove Remove year to end of plan Reset all years	11 12 13 14 15 16 17 18 20 21 22 23 4		*
Enter manual payout	Annual Savings				
Request Additional Rider Remove Income Rider	Annual fixed savings				
Orange backgrounds indicate hypothetical returns		Note that entered	I values WILL NOT roll do	own to following years wh	nen blank1
SIPS Parameters Parameters				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.

		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 O Start payout from income rider	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 calculation option Add money later - deferred account Years deferred O 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	CASE LIST SETTING	SS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type	ADD INCOME	Year	Income Data	Variable	
Initial account balance \$100,000	 Start payout from income rider 	ADDINGOINE	1	income	Valiable	Î
Hypothetical return 2.0 %		Pick year(s)	2			
Bonus 0.0 %	Liquidate or annuitize	UN	4			
Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on age Client2's age Joint Select income rider Select income rider 120		Start year for rest of plan OR Start year for X years O Pick year(e) to remove Remove year to end of plan Reset all years	6 7 8 9 10 11 12 13 14 15 16 17 18 20 21 22 23 4			
Enter manual payout Request Additional Rider Orange backgrounds indicate hypothetical returns	Annual Savings	Note that entere	d values WILL M	NOT roll down to follow	ving years whe	n blank1
SIPS Petersong System				PRIVA	CY POLICY TE	RMS 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 name			<u>۱</u>		
Account name	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 annuitize		4		
Optional	Annuitize (for years certain)	Start year for rest of plan		liquid	
Account description		OR		liquid	
Optional account company	 Liquidate account (in so many years) 			liquid	
Other		Start year for X years		liquid	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0		liquid	
Tax calculation option 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 %			liquid	
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14 15	liquid	
Set	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		liquid liquid	
Risk level				liquid	
Account owner		Reset all years	18	liquid	
Account owner	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			liquid	
Based on 🔘 age 🔾 Client2 's age 🔾 Joint			22 23	liquid	
Select income rider 🗸 🗸	 Make-up income gap based on target income 			liquid	-
Number of months of payout in first year 12.0					>
Enter manual payout	Annual Savings				
	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 Provening System				PRIVACY PO	DLICY TERMS OF USE

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

			YOUR	CASE LIST SET	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothical return Bonus Optional Account coscription Optional account company	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	Income I Income Iiquid Iiquid Iiquid Iiquid	Data Variable	4
Other Tax calculation oftion Tax Income Distributions (Qualified)	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 liquid		ł
Account owner Account type Add an income rider	Calculated Plan Withdrawals Make-up total owners RMD from one account	Reset all years	18 19 20 21	liquid liquid liquid liquid		
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 24	liquid liquid liquid		*
Enter manual payout	Annual Savings	Note that entered	d values WILL	NOT roll down to f	ollowing years whe	n blank1
SIPS Pdartering System				1	PRIVACY POLICY T	RMS 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 Income 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	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		
SIPS Punning 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.

			YOUR CAS	E LIST SETTINGS	HELP SIGN O	DUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Save Cance View / Edit Income View / Edit Death Benefit View / Edit Actual Values Account name Initial account balance Initial account balance Hypothetical return % Bonus % Optional % Optional cocount description % Optional account company Optional ecount company Other	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Annuitize (for years certain) Liquidate account (in so many years) Withdrawais Annual fixed withdrawal Annual fixed withdrawal Annual percentage withdrawal Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals	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	Year 1 2 3 4 5 6 7 8 9 10 11 11 13 14 15 16 17 19	Income Data	Variable	
Account type 🗸 🗸	O Make-up total owners RMD from one account		20			
Based on 💿 age 🔿 Client2 's age 🔿 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 year 12.0		l	4			
Enter manual payout	Annual Savings O Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL NOT	roll down to followin	ig years when blank1	
SIPS Betrammet Planning System				PRIVACY	POLICY TERMS OF U	JSE

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	ASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accoun	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income Data	3	
Initial account balance		Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return	%		Pick year(s)	2 3			
Bonus	%	Liquidate or annuitize	OR	4			
Optional Account description Optional account company		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6 7 8			
Other Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Start year for X years	9 10 11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	Pick year(s) to remove	12 13 14			
Asset plan allocation	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16			
Risk level	~		Reset all years	17 18			
Account type	~	Calculated Plan Withdrawals Make-up total owners RMD from one account		19 20			
Add an income rider Based on age C	lient2 's age 🔿 Joint	O Make-up total benef RMD from one account		21			
Select income rider Number of months of payout in first ye		 Make-up income gap based on target income 		23 74			*
Enter manual payout	12.0	Annual Savings	L				
Request Additional Rider Remove In	come Rider	Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that entered	d values WILL N	IOT roll down to follo	wing years wh	en blank1
SIPS Retrement Planning System					PRIV	ACY POLICY T	ERMS 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 %	 Start payout from income rider 	Pick year(s)	2			
Bonus %	Liquidate or annuitize	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 Start year for X years	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 13 14			
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 17			
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 Joint	Make-up income gap based on target income		23			
Select income rider V Number of months of payout in first year 12.0			4 24		Þ	-
Number of months of payout in first year 12.0 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
SIDS Promong System				PRIVA	CY POLICY TER	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 LIS	ST SETTINGS	HELP SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death	h Benefit View / Edit Actual Values					
Account name					la como De te	
Initial account balance		Structured Income Type	ADD INCOME	Year Inco	Income Data	able 🔺
Hypothetical return	%	 Start payout from income rider 	Pick year(s)	2	uid	
Bonus	%	Liquidate or annuitize	OR O	4 liq	uid	
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan		uid	
Optional account company		 Liquidate account (in so many years) 		7 liq 8 liq		
Other Tax calculation option Tax Income D		Withdrawals	Start year for X years	9 liq 10 liq		
Add money later - deferred account	Distributions (Qualified) V	Annual fixed withdrawal	Pick year(s) to remove	11 liq 12	uid	
Years deferred 0		Annual percentage withdrawal 0.0 %		13 14		
Asset plan allocation	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16		
Risk level			Reset all years	17		
Account owner	~	Calculated Plan Withdrawals		19		
Account type Add an income rider	~	Make-up total owners RMD from one account Make-up total benef RMD from one account		21		
Based on sage Client2 's age Select income rider) Joint	 Make-up income gap based on target income 		22 23		
Number of months of payout in first year	12.0		-	24		
Enter manual payout		Annual Savings				
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns	s		Note that entered value	ues WILL NOT roll	down to following ye	ars when blank1
SIPS Retirement Planning System					PRIVACY POL	ICY TERMS 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 0 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
	 Make-up total owners RMD from one account 		20			
Add an income rider Based on age Client2 's age Joint	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.

								1						YOUR CASE LIST SETTINGS	HELP SIGN OUT
CLIENT DASHBOA	RD STRU	JCTURED INCO	ME PLANNING	G CASH FL	OW AND TAX A	DVISOR A	SSET ALLOC	TION AND NET	WORTH (RAPHS F	EPORTS 1	OOLS		PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:	-
-second second second second										• •				REVISED FEAR DATE.	
Structu	red Ir	ncom	e Plar	nning											
				dd Inc Tax	Add Target	Edit or Add Sc	enario Disp	lay Options							
Scenario							~								
							/								
Planning 1				_											
Horizon	6 years ∽		-		1000		-								
Year	100	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net return						2.00 %									
initial amount bonus %						100,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus			Manage		Manage	100,000	Manage		incomes	Init Factor	Init Factor				
end of 1			manage		manage	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 end of 5						82,495 71,399	12,747 12,747						end of 4 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		
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Step 22: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

													PREPARED	
LIENT DASHBOARD	STRUCTURED INCO	ME PLANNING	L CASH FL	OW AND TAX A		ASSET ALLOCAT	TION AND NET	WORTH L	RAPHS R	FPORTS 1	0018		INITIAL PLAN D REVISED PLAN D	
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annine 16 years orizon	· · ·			-										
Year	Account	Income	Account	Income	Account	Income	Accounts	Planned	Γ	SS (2)	Total	Year		
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nitial mount borus %					100,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage				
w/tonus		Manage		Manage	100,000	Manage		incomes	IIIII Factor	IIII Factor				
enc of 1 enc of 2					102,000 104,040	0						end of 1 end of 2		
en of 3					93,374	12,747						end of 3		
en of 4 en of 5					82,495 71,399	12,747 12,747						end of 4 end of 5		
en l of 6					60,080	12,747						end of 6		
end of 7 end of 8					48,535 36,759	12,747 12,747						end of 7 end of 8		
end of 9					24,748	12,747						end of 9		
end of 10 end of 11					12,496 0	12,747 12,746	-					end of 10 end of 11		
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Orange backgroun	ds indicate hypoth	etical returns												
SIPS Retirement Planning System													PRIVAC	Y POLICY TERMS OF U

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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CLIENT DASHB	OARD STRU	JCTURED INCO	ME PLANNING	G CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	GRAPHS F	EPORTS 1	OOLS		REVISED PLAN DA	ATE:	
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lanning lorizon	16 years ∽	-														
Year	-	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year			
net return						2.00 %		Total				moorne				
nitial amou bonus %	t					100,000 0.00 %			Subtotal	Manage Infl Factor	Manage Infl Factor					
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end of 2						104,040	0						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 48,535	12,747 12,747						end of 6 end of 7			
end o 7 end c 8						46,535 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	1					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			12.12			-			
		discase burnets	etical returns													

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 LIS	T SETTINGS	HELP SIGN C
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CLIENT DASHBOARD	STRUCTURED I	NCOME PLANNIN	G CASH FL	OW AND TAX A	DVISOR A	SSET ALLOC	TION AND NET	WORTH	GRAPHS F	REPORTS 1	OOLS			REVISED PLAN DATE:	
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initial amount	-		-		100,000	-		Subtotal	Manage	Manage					
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end of 1					102,000	0		_				end of 1			
end of 2 end of 3					104,040 106,121	0						end of 2 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			F	-		end of 6			
end of 7					114,869	0						end of 7			
end of 8 end of 9					117,166 119,509	0						end of 8 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 end of 15					131,948 134,587	0						end of 14 end of 15			
end of 16	-		-		134,587	0		-	-	-		end of 15 end of 16			
	L		_	_	107,270	0		-	-	L_					
Orange backgrou	nds indicate hyp	othetical return	s									-			
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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.

LIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	GRAPHS R	EPORTS T	OOLS		PREPAR INITIAL PLAN REVISED PLAN	DATE:	1
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Year	1000	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year			
net return						2.00 %		Total				income				
nitial amount bonus %						100,000 0.00 %			Subtotal of account		Manage Infl Factor					
w/bonus			Manage		Manage	100,000	Manage		incomes	IIII Factor	Init Factor					
end of 1						102,000	0						end of 1			
end of 2 end of 3						104,040 93,374	0 12,747						end of 2 end of 3			
end of 3 end of 4						93,374 82,495	12,747						end of 3 end of 4			
end of 5						71,399	12,747						end of 5			
end of 6					1	60,080	12,747						end of 6			
end of 7						48,535	12,747						end of 7			
end of 8 end of 9						36,759 24,748	12,747 12,747						end of 8 end of 9			
end of 10						12,496	12,747						end of 10			
end of 11					1	0	12,746						end of 11			
end of 12						0	0						end of 12			
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Orange ba	ckgrounds ind	dicate hypoth	etical returns	1												
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If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.