

Annuitizing an Account

01/12/2026 10:33 am EST

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

EditDynamic Mode

Scenario

Planning Horizon16 years

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

Orange backgrounds indicate hypothetical returns

SIPS
Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 2: Manage: Click on the green Manage button that is located in the Income column for whichever account you would like to annuitize 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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon: 16 years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: Liquidate or annuitize: Click on the Annuitize (for years certain) 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: \$150,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on: age Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☒ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Note that entered values WILL NOT roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 4: Annuitize Text Box: The percentage amount default number is set to 1.0%. If you would like to change the number, highlight the 1.0 and enter in a whole number you would like the percentage to be at.

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 \$150,000

Hypothetical return 4.0 %

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] 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) 2.0 %

☐ 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Option A: Pick Years:

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

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 \$150,000

Hypothetical return 4.0 %

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] 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) 2.0 %

☐ 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 6: 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 \$150,000

Hypothetical return 4.0 %

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 [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 [REDACTED] Client2's age [REDACTED] Joint [REDACTED]

Select income rider [REDACTED]

Number of months of payout in first year 12.0

Enter manual payout [REDACTED]

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) 2.0 %

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

PRIVACY POLICY TERMS OF USE

Step 7: Clicking: The phrase annuit will move into the Income Column and numeric percentage number will be moved into the Variable 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 \$150,000

Hypothetical return 4.0 %

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 [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 [REDACTED] Client2's age [REDACTED] Joint [REDACTED]

Select income rider [REDACTED]

Number of months of payout in first year 12.0

Enter manual payout [REDACTED]

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

Income Data

Year	Income	Variable
1	annuit	2.0
2	annuit	2.0
3	annuit	2.0
4	annuit	2.0
5	annuit	2.0
6		
7		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: [Redacted]

Initial account balance: \$150,000

Hypothetical return: 4.0 %

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] Set

Risk level: [Redacted]

Account owner: [Redacted]

Account type: [Redacted]

Add an income rider:

Based on: ☒ age ☐ Client'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

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	annuit	2.0
2	annuit	2.0
3	annuit	2.0
4	annuit	2.0
5	annuit	2.0
6		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Structured Income Planning

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

Scenario: [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		4.00 %										
initial amount		150,000										
bonus %		0.00 %										
w/bonus		150,000										
end of 1		121,176				31,824						end of 1
end of 2		91,776				31,824						end of 2
end of 3		61,788				31,824						end of 3
end of 4		31,200				31,824						end of 4
end of 5		0				31,824						end of 5
end of 6		0				0						end of 6
end of 7		0				0						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
						159,119						

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

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

Step 10: Liquidate or annuitize: Click on the Annuitize (for years certain) 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: \$150,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: [Redacted]

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]

Risk level: [Redacted]

Account owner: [Redacted]

Account type: [Redacted]

Add an income rider

Based on: ☒ age ☐ Client's age ☐ Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

[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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY | TERMS OF USE

Step 11: Annuitize Text Box: The percentage amount default number is set to 1.0%. If you would like to change the number, highlight the 1.0 and enter in a whole number you would like the percentage to be at.

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: 1.0 %

Bonus: 0.0 %

Optional: [Redacted]

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]

Risk level: [Redacted]

Account owner: [Redacted]

Account type: [Redacted]

Add an income rider

Based on: ☒ age ☐ Client's age ☐ Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

[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) 0.75 %

☐ 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY | TERMS OF USE

Step 12: 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: [Text Field]

Initial account balance: \$100,000

Hypothetical return: 1.0 %

Bonus: 0.0 %

Optional:

- Account description: [Text Field]
- Optional account company: [Text Field]
- Other: [Text Field]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [Text Field]

Years deferred: 0

Asset plan allocation: [Text Field] Set

Risk level: [Text Field]

Account owner: [Text Field]

Account type: [Text Field]

Add an income rider:

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider: [Text Field]

Number of months of payout in first year: 12.0

Enter manual payout: [Text Field]

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) 0.75 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal [Text Field]

☐ 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 [Text Field]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 13: 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: [Text Field]

Initial account balance: \$100,000

Hypothetical return: 1.0 %

Bonus: 0.0 %

Optional:

- Account description: [Text Field]
- Optional account company: [Text Field]
- Other: [Text Field]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [Text Field]

Years deferred: 0

Asset plan allocation: [Text Field] Set

Risk level: [Text Field]

Account owner: [Text Field]

Account type: [Text Field]

Add an income rider:

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider: [Text Field]

Number of months of payout in first year: 12.0

Enter manual payout: [Text Field]

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) 0.75 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal [Text Field]

☐ 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 [Text Field]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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 14: Clicking: The phrase annuit will move into the Income Column and numeric percentage number will be moved into the Variable 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 \$100,000

Hypothetical return 1.0 %

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] Sel

Risk level [REDACTED]

Account owner [REDACTED]

Account type [REDACTED]

Add an income rider

Based on age Client's age Joint

Select income rider [REDACTED]

Number of months of payout in first year 12.0

Enter manual payout [REDACTED]

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4	annuit	0.75
5	annuit	0.75
6	annuit	0.75
7	annuit	0.75
8	annuit	0.75
9	annuit	0.75
10	annuit	0.75
11	annuit	0.75
12	annuit	0.75
13	annuit	0.75
14	annuit	0.75
15	annuit	0.75
16	annuit	0.75
17	annuit	0.75
18	annuit	0.75
19	annuit	0.75
20	annuit	0.75
21	annuit	0.75
22	annuit	0.75
23	annuit	0.75
24	annuit	0.75

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

PRIVACY POLICY TERMS OF USE

Step 15: 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 \$100,000

Hypothetical return 1.0 %

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] Sel

Risk level [REDACTED]

Account owner [REDACTED]

Account type [REDACTED]

Add an income rider

Based on age Client's age Joint

Select income rider [REDACTED]

Number of months of payout in first year 12.0

Enter manual payout [REDACTED]

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4	annuit	0.75
5	annuit	0.75
6	annuit	0.75
7	annuit	0.75
8	annuit	0.75
9	annuit	0.75
10	annuit	0.75
11	annuit	0.75
12	annuit	0.75
13	annuit	0.75
14	annuit	0.75
15	annuit	0.75
16	annuit	0.75
17	annuit	0.75
18	annuit	0.75
19	annuit	0.75
20	annuit	0.75
21	annuit	0.75
22	annuit	0.75
23	annuit	0.75
24	annuit	0.75

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

PRIVACY POLICY TERMS OF USE

Step 16: 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: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

Structured Income Planning

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

Scenario: _____

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			1.00 %									
initial amount			100,000	0.00 %								
bonus % w/bonus			100,000	Manage					Manage	Manage		
end of 1			101,000									end of 1
end of 2			102,010									end of 2
end of 3			103,030									end of 3
end of 4			100,604	3,199								end of 4
end of 5			98,159	3,199								end of 5
end of 6			95,696	3,199								end of 6
end of 7			93,215	3,199								end of 7
end of 8			90,715	3,199								end of 8
end of 9			88,196	3,199								end of 9
end of 10			85,658	3,199								end of 10
end of 11			83,102	3,199								end of 11
end of 12			80,526	3,199								end of 12
end of 13			77,930	3,199								end of 13
end of 14			75,315	3,199								end of 14
end of 15			72,681	3,199								end of 15
end of 16			70,027	3,199								end of 16
				41,589								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

Step 17: Liquidate or annuitize: Click on the Annuitize (for years certain) 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: \$150,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: _____

Account description: _____

Optional account company: _____

Other: _____

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: _____

Risk level: _____

Account owner: _____

Account type: _____

Add an income rider: ☐ age ☐ Client2's age ☐ Joint

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

☒ Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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 18: Annuitize Text Box: The percentage amount default number is set to 1.0%. If you would like to change the number, highlight the 1.0 and enter in a whole number you would like the percentage to be at.

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 1.0 %

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] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on age Client'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

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY TERMS OF USE

Step 19: 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 \$100,000

Hypothetical return 1.0 %

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] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on age Client'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

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY TERMS OF USE

Step 20: 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: [Text Box]

Initial account balance: \$100,000

Hypothetical return: 1.0 %

Bonus: 0.0 %

Optional

Account description: [Text Box]

Optional account company: [Text Box]

Other: [Text Box]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [Text Box]

Years deferred: 0

Asset plan allocation: [Text Box]

Risk level: [Text Box]

Account owner: [Text Box]

Account type: [Text Box]

Add an income rider

Based on: [Radio Button] age [Radio Button] Client2's age [Radio Button] Joint

Select income rider: [Text Box]

Number of months of payout in first year: 12.0

Enter manual payout: [Text Box]

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 [Text Box]

☐ 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 [Text Box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

10

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 21: 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: [Text Box]

Initial account balance: \$100,000

Hypothetical return: 1.0 %

Bonus: 0.0 %

Optional

Account description: [Text Box]

Optional account company: [Text Box]

Other: [Text Box]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [Text Box]

Years deferred: 0

Asset plan allocation: [Text Box]

Risk level: [Text Box]

Account owner: [Text Box]

Account type: [Text Box]

Add an income rider

Based on: [Radio Button] age [Radio Button] Client2's age [Radio Button] Joint

Select income rider: [Text Box]

Number of months of payout in first year: 12.0

Enter manual payout: [Text Box]

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 [Text Box]

☐ 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 [Text Box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

10

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 22: Clicking: The phrase annuit will move into the Income Column and numeric percentage number will be moved into the Variable 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 \$100,000

Hypothetical return 1.0 %

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 Client'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

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	annuit	1.0
2	annuit	1.0
3	annuit	1.0
4	annuit	1.0
5	annuit	1.0
6	annuit	1.0
7	annuit	1.0
8	annuit	1.0
9	annuit	1.0
10	annuit	1.0
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 23: 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 \$100,000

Hypothetical return 1.0 %

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 Client'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

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	annuit	1.0
2	annuit	1.0
3	annuit	1.0
4	annuit	1.0
5	annuit	1.0
6	annuit	1.0
7	annuit	1.0
8	annuit	1.0
9	annuit	1.0
10	annuit	1.0
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 24: 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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			1.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
end of 1			90,442	10,558								end of 1
end of 2			80,788	10,558								end of 2
end of 3			71,038	10,558								end of 3
end of 4			61,190	10,558								end of 4
end of 5			51,243	10,558								end of 5
end of 6			41,198	10,558								end of 6
end of 7			31,051	10,558								end of 7
end of 8			20,804	10,558								end of 8
end of 9			10,454	10,558								end of 9
end of 10			0	10,558								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
				105,582								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 25: 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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			1.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
end of 1			90,442	10,558								end of 1
end of 2			80,788	10,558								end of 2
end of 3			71,038	10,558								end of 3
end of 4			61,190	10,558								end of 4
end of 5			51,243	10,558								end of 5
end of 6			41,198	10,558								end of 6
end of 7			31,051	10,558								end of 7
end of 8			20,804	10,558								end of 8
end of 9			10,454	10,558								end of 9
end of 10			0	10,558								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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 26: 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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario

Planning Horizon 16 years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 27: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon 16 years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 28: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

EditDynamic Mode

Scenario

Planning Horizon16 years

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

Orange backgrounds indicate hypothetical returns

SIPS
Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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