

# Annuitizing an Account

10/07/2024 1:00 pm EDT

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.

The screenshot shows the 'Structured Income Planning' interface. At the top, there is a navigation bar with 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this is a sub-header 'Structured Income Planning' with an 'Edit' button highlighted in green and a 'Dynamic Mode' button. A red arrow points to the 'Edit' button. Below the buttons is a 'Scenario' dropdown menu and a 'Planning Horizon' dropdown set to '16 years'. The main area contains a table with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (2)', 'SS (2)', 'Total Income', and 'Year'. The table rows represent years from 'end of 1' to 'end of 16'. A legend at the bottom indicates that orange backgrounds indicate hypothetical returns. The SIPS logo and 'PRIVACY POLICY' / 'TERMS OF USE' are visible at the bottom.

**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:  age  Client's age  Joint

Select income rider: \_\_\_\_\_

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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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]

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

[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

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]

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

[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 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  
 Optional account company  
 Other

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  
 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

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

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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  
 Optional account company  
 Other

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  
 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

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

SIPS Retirement Planning Systems

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, Optional account company, Other

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: [ ]

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

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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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 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

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					4.00%							
initial amount					150,000							
bonus % w/bonus					0.00%							
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

SIPS Retirement Planning Systems

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 **Liquidate or annuitize**

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		
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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 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 **Liquidate or annuitize**

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) 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

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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 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 [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  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 Planning Systems

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 0.75 %

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

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]

Income Data

Year	Income	Variable
1		
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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 [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  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 Planning Systems

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 0.75 %

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

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]

Income Data

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

PRIVACY POLICY TERMS OF USE

Step 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]

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 [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	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

SIPS Retirement Planning Systems

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]

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 [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	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

SIPS Retirement Planning Systems

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

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 %					Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus % w/bonus	Manage	100,000	Manage	0	Manage							
end of 1		101,000		0								end of 1
end of 2		102,010		0								end of 2
end of 3		103,030		0								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 Systems

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

Account name: \_\_\_\_\_

Initial account balance: \$150,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional:  Liquidate or annuitize

Start payout from income rider  
 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

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		

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 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  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!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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  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!

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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 [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 [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 10  
 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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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 [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 [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 10  
 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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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  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

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 blank!

SIPS Retirement Planning System

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  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

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 blank!

SIPS Retirement Planning System

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					Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %		Manage	100,000	Manage	Manage							
w/bonus												
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					Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %		Manage	100,000	Manage	Manage							
w/bonus												
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

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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

Edit Dynamic Mode

Scenario:

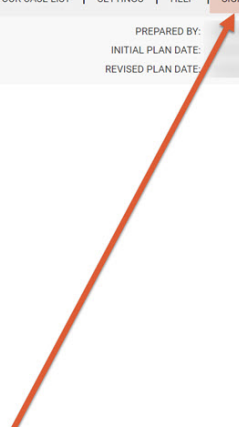
Planning Horizon: 16 years

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

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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](mailto:support@planscout.com).