Annuitizing an Account

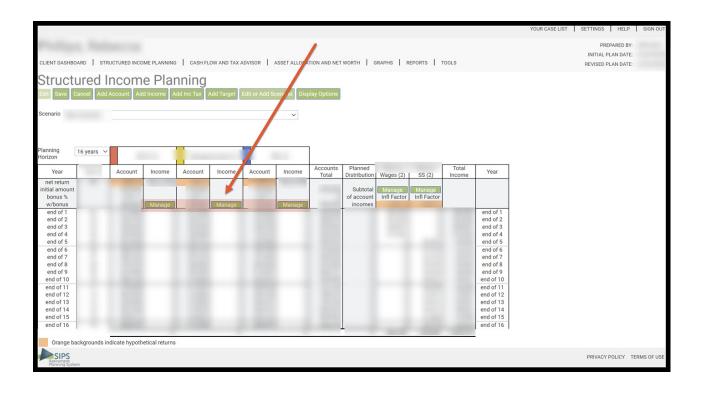
10/07/2024 1:00 pm EDT

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.



													PREPARED BY:
									7				INITIAL PLAN DATE:
ENT DASHBOARD S				W AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	RAPHS R	EPORTS	TOOLS		REVISED PLAN DATE:
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t Dynamic Mode			0										
hario						~							
ng 16 years	~			_]						
201		_	-		-		Accounts	Planned		-	Total		
Pear	Account	Income	Account	Income	Account	Income	Total	Distribution	Wages (2)	SS (2)	Income	Year	
et eturn al mount								Subtotal					
on s %								of account	Infl Factor	Infl Factor			
/bonus nd of 1								incomes			-	end of 1	
nd 😋 2												end of 2	
nd c 3 nd c 4												end of 3 end of 4	
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nd of 16												end of 16	
	-								-				
Orange backgrounds	indicate hypothe	etical returns											
SIPS Retirement Planning System													

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.



Step 3: Liquidate or annuitize: Click on the Annuitize (for years certain) radio button.

			YOUR C	ASE LIST SETTIN	GS 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	Structured Income Type Income Riders Start payout from Income rider	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6	Income Data	a Variable	
Account description Optional account company Other	 Liquidate account (in so many years) 	Start year for X years	7 8 9			
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account • Years deferred • Asset plan allocation Sel	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	0 Pick year(s) to remove Remove year to end of plan	10 11 12 13 14 15			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 	Reset all years	16 17 18			
Account type Add an income rider Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income		19 20 21 22 23 24 ↓			•
Enter manual payout	Annual Savings Annual fixed savings	Note that entered	d values WILL N	IOT roll down to folio	wing years whe	n blank1
					ACY POLICY TE	

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 Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return Bonus Optional Account description	\$150,000 4.0 % 0.0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7	Income Data	Variable 🔺
Optional account company Other			Start year for X years	8		
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10		
Add money later - deferred account Years deferred Asset plan allocation	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	Pick year(s) to remove Remove year to end of plan	11 12 13 14 15		- 1
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16 17		
Account owner	~	Calculated Plan Withdrawals	Reset all years	18		
Account type	~	O Make-up total owners RMD from one account		20		
Select income rider Number of months of payout in first y	Client2's age O Joint	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 24		*
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings				
Orange backgrounds indicate hy	pothetical returns		Note that entered	d values WILL N	NOT roll down to followi	ng years when blank1
SIPS Retirement Planning System					PRIVAC	Y 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.

		1	YOU	R CASE LIST SETT	NGS HELP	SIGN OUT
Manage Account						
	t Actual Values					
Account name	Structured Income Type			Income Da	ta	
Initial account balance \$150,000	Income Riders	ADD INCOME	Year	Income	Variable	
	 Start payout from income rider 					
Hypothetical return 4.0 %		rick (cur(c)	 ✓ 2 ✓ 3 			
Bonus 0.0 %	Liquidate or annuitize	OR	✓ 4			
Optional	Annuitize (for years certain) 2.0 %	Start year for rest of plan	5			
Account description	 Liquidate account (in so many years) 	OR	0 7			
Optional account company			8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Quality		0	10			
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Required minimum distribution (RMD)	Remove year to end of plan	14			
	Beneficial IRA RMD (based on beneficiaries life)	Kentove year to end or plan	15			
Risk level			17			
Account owner		Reset all years	18			
Account type	Calculated Plan Withdrawals		19 20			
Add an income rider	 Make-up total owners RMD from one account 		21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	 Make-up total benef RMD from one account 		22			
Select income rider	Make-up income gap based on target income		23			-
Number of months of payout in first year	12.0	l	4			+
Enter manual payout	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	values WILL	NOT roll down to fol	lowing years wi	hen blank1
SIPS Reference Planning System				PR	VACY POLICY	TERMS OF USE

Step 6: Pick Years: Click on the green Pick Years button.

			YOUR C	ASE LIST SETTINGS	HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type			Income Data		
Initial account balance \$150,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	
Hypothetical return 4.0 %		r lok year(o)	2 2 3			
Bonus 0.0 %	Liquidate or annuitize	OR	✓ 4			
Optional Account description Optional account company	Annuitize (for years certain) 2.0 % Liquidate account (in so many years)	OR	5 6 7 8			
Other Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	Start year for X years	9 10 11			
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13 14			
Asset plan allocation Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16 17			
Account owner	Calculated Plan Withdrawals	Reset all years	18 19			
Account type Add an income rider	Make-up total owners RMD from one account		20			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	Make-up total benef RMD from one account Make-up income gap based on target income		22			201
Select income rider Vumber of months of payout in first year 12.0			< 24 €		÷	•
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider Orange backgrounds indicate hypothetical returns		Note that entered	valuee WILL N	IOT roll down to followi	ng vears when	blank1
		Note that entered			Y POLICY TER	

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 CA	ASE LIST SETTINGS	B HELP SIG	N OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner	\$150,000 40 0 % 0	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan Reset all years	Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Income Data Income annuit annuit annuit annuit	Variable 20 2.0 2.0 2.0 2.0	
Account type	~	Make-up total owners RMD from one account		20			
Add an income rider		 Make-up total benef RMD from one account 		21			
	Client2 's age O Joint	O Make-up income gap based on target income		23			
Select income rider	~	0		24		*	
Number of months of payout in first ye Enter manual payout	ear 12.0						
Request Additional Rider Remove In Orange backgrounds indicate hyp		Annual Savings	Note that entere	d values WILL NO	DT roll down to followi	ng years when blan	k1
Roterment Ptanning System			an the week SEA STARS		PRIVAC	Y POLICY TERMS O	F 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					
AcQuint name Initial scount balance \$150,000 Hypothelical return 4.0 % Bonus 0.0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR		Income Data	*
Optional Account description Optional account company Other	Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	6 7 8 9	annuit 2.0	L
Tax calculation option Tax Income Distributions (Qualified) Add money later - defored account Image: Comparison option Years deferred Image: Comparison option	Withdrawals	Pick year(s) to remove	10 11 12 13 14		
Asset plan allocation Set	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan Reset all years	15 16 17 18		
Account owner Account type Add an income rider Based on Add an income rider Based on Add an income rider Ad	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	rteset an years	19 20 21 22 23 4		•
Enter manual payout	Annual Savings	Note that entere	d values WILL NOT r	roll down to following years wh	en blank1
SIPS Retrong System				PRIVACY POLICY 1	ERMS 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 HEL	P SIGN OUT
Postan A							/							PREPARED	
CLIENT DASHBOARD	STRUCTURED INCO			OW AND TAX A		SSET ALLOCA	ION AND NET	WORTH L			T001 S			INITIAL PLAN DA	
				ON AND TAX A	DVISOR A	SSET ALLOUA	ION AND NET		SKAFTIS P	LPONIS	10013			REVISED PLAN DA	TE:
Structured	Incom	e Plar	nning												
	Add Account Add			Add Target	Edit or Add Sc	enario Disp	lay Options								
Scenario						P									
						/									
Planning 16 years Horizon	~			_											
Horizon				_			Accounts	Planned	1		Total				
Year	Account	Income	Account	Income	Account	Income	Total	Distribution	Wages (2)	SS (2)	Income	Year			
net return					4.00 %										
initial amount bonus %					150,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage Infl Factor					
w/bonus		Manage		Manage	150,000	Manage	-	incomes	inin Factor	I IIII Factor					
end of 1		manage		menege	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 end of 7					0	0						end of 6 end of 7			
end of 8					0	0						end of 8			
end of 9					0	0						end of 9			
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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			
Orrest hards	de la disease hou - et	ational and a				159,119						-			
Orange background	as indicate hypoth	etical returns													
SIPS Retirement Planning System														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 SETTING	GS HELP SIGN	OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type			Income Data		
Initial account balance \$150,000	Income Riders	ADD INCOME	Year	Income	Variable 🔺	
	 Start payout from income rider 					
Hypothetical return 4.0 %		Pick year(s)	3			
Bonus 0.0 %	Liquidate or annuitize	OR	4			
Optional	Annuitize (for years certain)	Start year for rest of plan	5			
Account description	Liquidate account (in so many years)	OR				
Optional account company	0		8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		10			
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation Sel	O Required minimum distribution (RMD)	Remove year to end of plan	14			
	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan	16			
Risk level			17			
Account owner		Reset all years	18			
Account type	Calculated Plan Withdrawals Make-up total owners RMD from one account		19 20			
Add an income rider			21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	 Make-up total benef RMD from one account 		22			
Select income rider	 Make-up income gap based on target income 		23		-	
Number of months of payout in first year 12.0			4			
Enter manual payout	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL I	NOT roll down to follow	wing years when blank1	1
SIPS Retrompti Farming System				PRIVA	ACY POLICY TERMS OF I	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 C	ASE 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 S100,000 Hypothetical return 10 % Bonus 0,0 % Optional Account description	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7	Income Data	Variable	•
Optional account company Other		Start year for X years	8			
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on age Client2's age Joint Select income rider Year Select income rider	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	0 Pick year(s) to remove Remove year to end of plan Reset all years	10 11 12 13 14 15 16 16 17 18 19 20 21 21 22 22 23 4		4	•
Enter manual payout	Annual Savings Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL N	OT roll down to followi	ng years when	blank1
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Step 12: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

				YOU	R CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income Dat	а	
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year	Income	Variable	
Hypothetical return		 Start payout from income rider 	and a second second second				
hypothetical leturn	1.0 %		Pick year(s) OR	3			
Bonus	0.0 %	Liquidate or annuitize		☑ 4			
Optional		Annuitize (for years certain) 0.75 %	Start year for rest of plan	5			
Account description		 Liquidate account (in so many years) 	OR	0 7			
Optional account company Other			Start year for X years	8			
				9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11			
Add money later - deferred account			Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
RISKIEVEI				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type	~	Make-up total owners RMD from one account		20			
Add an income rider		Make-up total benef RMD from one account		21			
Based on 💿 age 🔾	Client2 's age 🔘 Joint	Make-up income gap based on target income		22			
Select income rider	~	 Make-up income gap based on target income 		24			-
Number of months of payout in first ye	ear 12.0			4			,
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hy			Note that entered	d values Mill I	NOT roll down to foll	uning years who	n blank1
	pomencarrendfis		Note that entere	o values WILI			
Retirement Planning System					PRI	ACY POLICY T	RMS OF USE

Step 13: Start Year for rest of plan: Click on the green button Start Year for Rest of Plan.

			YOUR CA	SE LIST SETTING	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance \$100,000 Hypothetical return 1.0 % Bonus 0.0 % Optional	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize annuitize (for years certain)	ADD INCOME Pick year(s) OR Start year for rest of plan	Year 1 2 3 4 5 6	Income Data	Variable	A
Account description Optional account company Other	Liquidate account (account (account) years)	OR Start year for X years	7 8 9			
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0	0 Pick year(s) to remove	10 11 12 13			
Asset plan allocation Set	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16 17			
Account owner	Calculated Plan Withdrawals	Reset all years	18 19			
Account type Add an income rider Based on age Client2's age Joint Select income rider	Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income		20 21 22 23 24			-
Number of months of payout in first year 12.0	Annual Savings		4			>
Request Additional Rider Remove Income Rider		Note that any	duelues Mills are	T cell down to follow		a block1
Orange backgrounds indicate hypothetical returns		Note that entere	o values will NC	OT roll down to follow	ING YEARS WHE	

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.

				YOU	IR CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour)†						
	View / Edit Death Benefit View / Edit Actual Values						
					\		
Account name		Ctructured Income Tune			Income D	lata	
Initial account balance		Structured Income Type Income Riders	ADD INCOME	Year	Income	Variable	*
initial account balance	\$100,000	O Start payout from income rider		1			
Hypothetical return	1.0 %		Pick year(s)	2			
Bonus	0.0 %		OR		annuit	0.75	
	0.0	Liquidate or annuitize		5	annuit	0.75	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	annuit	0.75	
Account description		 Liquidate account (in so many years) 	OR	7	annuit	0.75	
Optional account company Other			Start year for X years	8	annuit	0.75	
Otter				9	annuit	0.75	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	annuit	0.75	
	_	 Annual fixed withdrawal 	Pick year(s) to remove	11	annuit annuit	0.75	
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	The year (a) to remove	12	annuit	0.75	
rears deferred	0			14	annuit	0.75	
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15	annuit	0.75	
w.r.z. 19		 Beneficial IRA RMD (based on beneficiaries life) 		16	annuit	0.75	
Risk level				17	annuit	0.75	
Account owner	~		Reset all years	18	annuit	0.75	
of gran an income		Calculated Plan Withdrawals		19	annuit	0.75	
Account type	~	 Make-up total owners RMD from one account 		20	annuit	0.75	
Add an income rider		 Make-up total benef RMD from one account 		21	annuit	0.75	
Based on 💿 age 🔾	Client2's age O Joint	O Make-up income gap based on target income		23	annuit	0.75	
Select income rider	~	O Make up income gap based on target income		24	annuit	0.75	-
Number of months of payout in first ye	ear 12.0			.4			
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	come Rider	·					
Orange backgrounds indicate hyp	pothetical returns		Note that entere	d values WIL	L NOT roll down to f	ollowing years whe	n blank1
SIPS Retirement Planning System					P	PRIVACY POLICY TE	RMS OF USE

Step 15: Save: Once done click on the green Save button underneath the Manage Account subheading.

				YOUR	CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Account							
	ew / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income	Data	
Initial occount balance	\$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	-
Hypothetical return	1.0 %		Pick year(s) OR	2 3		0.75	
Bonus Optional	0.0 %	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	annuit annuit	0.75	
Account description Optional account company		 Liquidate account (in so many years) 	OR	6 7	annuit annuit	0.75	
Other			Start year for X years	8 9 9	annuit annuit	0.75 0.75 0.75	
	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal	Pick year(s) to remove	10 11 12	annuit annuit annuit	0.75	
Add money later - defurred account	0	Annual percentage withdrawal 0.0 %	This years to remote	13	annuit	0.75	
Asset plan allocation	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15	annuit	0.75	
Risk level			Reset all years	17	annuit annuit	0.75	
Account owner	~	Calculated Plan Withdrawals Make-up total owners RMD from one account		19	annuit annuit	0.75 0.75	
Add an income rider		Make-up total benef RMD from one account		21	annuit annuit	0.75	
Based on age Cl Select income rider	ient2 's age 🔘 Joint 🗸	O Make-up income gap based on target income		23	annuit	0.75	-
Number of months of payout in first year	12.0		l	4		215277-07873	•
Enter manual payout	nma Dider	Annual Savings					
Orange backgrounds indicate hypot			Note that entered	values WILL	NOT roll down to	following years whe	n blank1
SIPS Reterrent Planning System						PRIVACY POLICY TE	RMS 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
Photos in					1									PREPARED BY:	-
														INITIAL PLAN DATE:	
CLIENT DASHBOARD	TRUCTURED INCO	ME PLANNING	CASH FL	OW AND TALA	OVISOR /	SSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS	TOOLS			REVISED PLAN DATE:	
Structured	Incom	e Plar	nnina												
	dd Account Ad			Add Tarlet E	dit or Add So	enario Disp	olay Options								
Scenario						\sim									
				/											
Planning Horizon	~														
Year	Account	Income	Account	Income	Account	Income	Accounts	Planned			Total	Year			
1042323	Account	income	11220230423	income	Account	- mcome	Total	Distribution	Wages (2)	SS (2)	Income	real			
net return initial amount			1.00 %					Subtotal	Manage	Manage					
bonus %			0.00 %					of account		Infl Factor					
w/bonus		Manage	100,000	Manage		Manage		incomes		,					
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 end of 6		ł	98,159 95,696	3,199 3,199			-					end of 5 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		Ť	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 end of 15			75,316 72,681	3,199 3,199								end of 14 end of 15			
end of 16		ł	72,681	3,199								end of 15 end of 16			
end of to 1	and the second second	-	70,027	41,589				-							
Orange background	indicate hypoth	etical returns	_	. 1,007											
SIPS Retirement Planning System														PRIVACY POLICY T	ERMS 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 Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company	\$150,000 4.0 % 0.0 %	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)	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Income 1 2 3 4 5 6 7 8	ome Data Variable	4
Other Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider	Tax Income Distributions (Qualified)	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	Start year for X years	9 10 11 12 13 14 15 16 17 18 19 20 20 21 20		
Based on age Select income rider Number of months of payout in first y Enter manual payout	Client2's age O Joint	Make-up income gap based on target income Annual Savings		22 23 24	•	*
Request Additional Rider Remove I Orange backgrounds indicate hy		Annual fixed savings	Note that entered va	alues WILL NOT roll dow	n to following years when	blank1
SIPS Retrement Flamming System	•				PRIVACY POLICY TERM	MS 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 SETTING	S HELP SIGN OF
Manage Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance	\$100,000	Structured Income Type Income Riders	ADD INCOME	Year	Income Data	Variable 🔺
Hypothetical return	1.0 %	 Start payout from income rider 	Pick year(s)			
Bonus Optional	0.0 %	Liquidate or annuitize Image: Annuitize (for years certain) 1.0	OR Start year for rest of plan	4		
Account description Optional account company		Liquidate account (in so many years)	OR	6 7 8		
Other Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Start year for X years	9 10 11		
Add money later - deferred account Years deferred	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12		
Asset plan allocation	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16		
Risk level Account owner			Reset all years	17 18		
Account type Add an income rider	~	Calculated Plan Withdrawals Make-up total owners RMD from one account		19 20 21		
	Client2 's age O Joint	Make-up total benef RMD from one account Make-up income gap based on target income		22 23		_
Number of months of payout in first ye	ear 12.0			4 24		
Enter manual payout	icome Rider	Annual Savings O Annual fixed savings				
Orange backgrounds indicate hy	pothetical returns		Note that entered	d values WILL I	NOT roll down to follow	ing years when blank1
SIPS Retirement Planning System					PRIVAC	CY POLICY TERMS OF US

Step 19: Year: In the Income data table select which year you would like to start the monetary addition.

				YOUR CA	ASE LIST SETTING	S HELP	SIGN OUT
Manage Account							
Save Cancel View / Edit Income View / Edit Death Benefit	View / Edit Actual Values						
Account name Initial account balance S100,000 Hypothetical return 1.0 % Bonus 0.0 % Optional Account description Optional account company		Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7 8	Income Data	Variable	A
Other Tax calculation option Tax Income Distribution Add money later - deferred account Vears deferred O Asset plan allocation Risk level	s (Qualified) v	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Start year for X years 0 Pick year(s) to remove Remove year to end of plan	9 10 11 12 13 14 15 16 17			ł
Account owner	~ 12.0	Calculated Plan Withdrawats Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Reset all years	18 19 20 21 22 23 ₹2 4			*
Enter manual payout		Annual Savings Annual fixed savings	Note that entere	d values WILL N	OT roll down to follow PRIVA	ving years wh	

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount to be distributed.

				YOUR	CASE LIST SETTINGS	HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income Data		
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return	1.0 %	 Start payout from income rider 	Pick year(s)				
12.)			OR	3			
Bonus	0.0 %	Liquidate or annuitize		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Account description Optional account company		 Liquidate account (in so many years) 	OR	7			
Other			Start year for X years				
Tax calculation option	Territoria Distributions (Our life d)	Withdrawals	10	10			
	Tax Income Distributions (Qualified)	Annual fixed withdrawal		11			
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
rears deletted	0	Required minimum distribution (RMD)		14			
Asset plan allocation	Se		Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
Account owner	×		Reset all years	18			
Adobulit offici		Calculated Plan Withdrawals		19			
Account type	~	 Make-up total owners RMD from one account 		20			
Add an income rider Based on age	Client2's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	v	O Make-up income gap based on target income		23			-
Number of months of payout in first ye				< 24 €		1	>
Enter manual payout	1 210	Annual Cavinga					
		Annual Savings Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that entere	d values WILL I	NOT roll down to followi	ng years whe	n blank1
Retrement Flaring System					PRIVAC	Y POLICY TE	RMS 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 Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income Data		
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year	Income	Variable	
	3100,000	 Start payout from income rider 		1			
Hypothetical return	1.0 %		Pick year(s)				
Bonus	0.0 %		OR	4			
	0.0	Liquidate or annuitize		5			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Account description Optional account company		 Liquidate account (in so many years) 	OK	7			
Other			Start year for X years	8			
ould			10	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	10	10			
Add money later - deferred account		 Annual fixed withdrawal 	Pick year(s) to remove	12			
Years deferred		Annual percentage withdrawal 0.0 %		13			
		 Required minimum distribution (RMD) 		14			
Asset plan allocation	Sel		Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	10			
Account type	~	Make-up total owners RMD from one account		20			
Add an income rider				21			
Based on 💿 age 🔾	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first ye				< 24 €		•	
Enter manual payout	12.0						
enter manuar payour		Annual Savings					
Request Additional Rider Remove In	noome Dider	Annual fixed savings					
Orange backgrounds indicate hyp			Note that entere	d values WILL 1	NOT roll down to followi	ng vears when	blank1
	porrenour resultio		Note that entere	o valueo vviLL I			
Retirement Planning System					PRIVAC	Y POLICY TER	MS 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.

				1	YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
					<u>۱</u>		
Account name		Structured Income Type				ncome Data	
Initial account balance	\$100,000	Income Riders	ADD INCOME	Y	ear Incon		*
	\$100,000	O Start payout from income rider	ROBELES CONTROL		1 annu		
Hypothetical return	1.0 %		Pick year(s)	U	2 annu 3 annu		
Bonus	0.0 %		OR		4 annu		
Optional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan	Ö	5 annu		
Account description			OR		6 annu		
Optional account company		O Liquidate account (in so many years)			7 annu 8 annu		
Other			Start year for X years	lo l	9 annu		
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	0	10 annu	it 1.0	
		O Annual fixed withdrawal	Pick year(s) to remove		12		
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	The year(s) to remove		13		
	0	Required minimum distribution (RMD)		ŏ i	14		
Asset plan allocation	Sel		Remove year to end of plan		15		
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 			16		
Account owner			Reset all years		18		
Account owner	~	Calculated Plan Withdrawals			19		
Account type	~	O Make-up total owners RMD from one account			20		
Add an income rider		 Make-up total benef RMD from one account 			21		
and the state of the	Client2 's age O Joint	O Make-up income gap based on target income			23		
Select income rider	~	0		7	24		*
Number of months of payout in first ye	ear 12.0						
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hy			Note that entere	d values	s WILL NOT roll d	own to following years wh	en blank1
SIPS				_ randor		PRIVACY POLICY	
Retirement Planning System						PRIVACT POLICY	LINNS OF USE

Step 23: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOUR	CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account harme store can be account belance store can be account belance store can be account be account belance store can be account be account description Optional account company Other can be account be acco	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)	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0	Year 1 2 3 4 5 6 7 8 9 9	Income annuit annuit annuit annuit annuit annuit annuit annuit annuit	Variable 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	^
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove	10 11 12 13 14 15 16 17	annuit	1.0	
Account owner	Calculated Plan Withdrawals	Reset all years	18 19 20			
Account type Add an income rider Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income		20 21 22 23 24			•
Enter manual payout Request Additional Rider Remove Income Rider Orange backgrounds indicate hypothetical returns	Annual Savings Annual fixed savings	Note that entere	ed values WILL	NOT roll down to	following years wh	en blank1
SIPS Reterringt Technic System					PRIVACY POLICY T	ERMS 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
Provide states															PREPARED BY:	-
CLIENT DASHBO					WAND TAX		SSET ALLOCA	TION AND NET	WORTH L		EPOPTS	TOOLS			INITIAL PLAN DATE:	
and the second						MOON /	USET ALLOUA	HON AND NET	nokin j v	MAPTIO P	LEPONTO 1	TOOLS			REVISED PLAN DATE:	
Structu	ured Ir	ncom	e Plar	nnina												
Edit Save C	ancel Add A	ccount Add	Income A	dd Inc Tax A	dd Tarc t	dit or Add Sc	enario Disp	alay Options								
Scenario							~									
					1											
Dianalan D		_						1								
Planning Horizon	16 years ∨	1.00														
Year		Account	Income	Account	Income	Account	Income	Accounts	Planned			Total	Year			
net return	-	Account	income	1.00 %	income	Account	income	Total	Distribution	Wages (2)	SS (2)	Income	Tedi			
initial amount				100,000					Subtotal	Manage	Manage					
bonus %				0.00 %					of account	Infl Factor	Infl Factor					
w/bonus end of 1		1	Manage	100,000 90,442	Manage 10,558		Manage		incomes				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 end of 7				41,198 31,051	10,558 10,558								end of 6 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 end of 15				0	0								end of 14 end of 15			
end of 16				0	0								end of 16			
endorro				0	105,582											
Orange ba	- ckgrounds ind	licate hypothe	etical returns		,											
SIPS Retirement Planning System															PRIVACY POLICY T	ERMS OF USE
Planning System	m															

Step 25: Saving the Structured Income Planning scenario: Click the green Save button underneath the Structured Income Planning subheading.

													YOUR CASE LIST SETTINGS HE	ELP SIGN
													PREPAREI	D BY:
			<i></i>					2					INITIAL PLAN D	ATE:
CLIENT DASHBOARD STF	RUCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH	GRAPHS	REPORTS	TOOLS		REVISED PLAN D	ATE:
Structured I	ncom	e Plar	nina											
	Account Ad			Add Target	Edit or Add Sc	Dia	nlay Options							
Tedit Save Cancer Add	Account			Add Target	Eult of Add St	Jenano Disj	play Options							
Scenario						~								
	_		_				-							
Plannii g 16 years ∽ Horizon														
							Accounts	Planned			Total			
ear ne return	Account	Income	Account	Income	Account	Income	Total	Distribution	Wages (2)	SS (2)	Income	Year		
initi I amount						1		Subtotal	Manage	Manage				
tonus %								of account	Infl Facto	r Infl Factor				
v /bonus nd of 1		Manage		Manage		Manage		incomes				end of 1		
nd of 2												end of 2		
end of 3												end of 3		
end of 4												end of 4		
end of 5 end of 6												end of 5 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 in	ndicate hypoth	etical returns	0			-						-		
Retirement Planning System													PRIVACY POLIC	Y TERMS OF

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 HE	LP SIGN C
														PREPARED	
IENT DASHBOARD	RUCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH	GRAPHS R	EPORTS	TOOLS			INITIAL PLAN D	
														herioeb r entro	
tructured															
it Save Cancel Ad	d Account Ad	d Income	dd Inc Tax 🖌	Add Target	Edit or Add So	cenario Dis	play Options								
4															
enario						~									
	_		_				_								
izon 16 years	<u>~</u>														
Year	Account	Income	Account	Income	Account	Income	Accounts	Planned			Total	Year			
let return	Account	income	Account	income	Account	income	Total	Distribution	Wages (2)	SS (2)	Income	Teal			
tial amount								Subtotal		Manage					
bonus 6 w/bonus		Manage		Manage		Manage		of account incomes	Infl Factor	Infl Factor					
end c 1 end c f 2												end of 1 end of 2			
end of 3												end of 3			
end of 4 end of 5												end of 4 end of 5			
en of 6												end of 6			
erd of 7 erd of 8												end of 7 end of 8			
nd of 9												end of 9			
nd of 10 and of 11												end of 10 end of 11			
end of 12												end of 12			
end of 13 end of 14												end of 13 end of 14			
end of 15 end of 16												end of 15 end of 16			
				1.000	-				-			end of 16			
Orange backgrounds	indicate hypoth	etical returns										_			
SIPS														PRIVACY POLICY	TERMS OF
Retirement Planning System															

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.

													PREPARED	BY:
													INITIAL PLAN DA	
ENT DASHBOARD	STRUCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH	GRAPHS R	EPORTS	TOOLS		REVISED PLAN DA	
tructured	l Incom	e Plar	nning											
it Dynamic Mode			0											
nario						~								
nring 16 years	~			_]							
izin						_				_				
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
et eturn						-	Total	Distribution	Wayes (2)	33 (2)	meonie			
ial mount								Subtotal						
oonus % v/bonus								of account incomes	Infl Factor	Infl Factor				
end of 1								incomes		-	-	end of 1		
end of 2												end of 2		
end d 3												end of 3		
end of 4 end of 5												end of 4 end of 5		
end of 6												end of 6		
end of												end of 7		
end of 9												end of 8		
nd of 10												end of 9 end of 10		
nd of 11												end of 11		
nd of 12												end of 12		
nd of 13												end of 13 end of 14		
nd of 14 nd of 15												end of 14 end of 15		
end of 16												end of 16		
												[
	ds indicate hypoth	otical returns										-82		

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.

LIENT DASHBOARD	STRUCT						CRET ALLOCA			CRADUE	PEDOPTE	70015		PREPARED I INITIAL PLAN DA	TE:
					W AND TAX A	DVISOR A	ISSET ALLUCA	ATION AND NE	TWORTH	GRAPHS	REPORTS	TOOLS		REVISED PLAN DA	TE
structure		come	e Plar	ning											
dit Dynamic Mode															
cenario							~								
anning 16 yea	rs v				_			1							
		_		-				Accounts	Planned	T		Total		/	
Year	4	Account	Income	Account	Income	Account	Income	Total		on Wages (2)	SS (2)	Income	Year		
net return itial amount															
bonus %															
w/bonus															
end of 1													end of 1		
end of 2													end of 2		
end of 3 end of 4													end of 3 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 12													end of 11 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 backgrou	inds indica	ate hypothe	tical returns							-					

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.