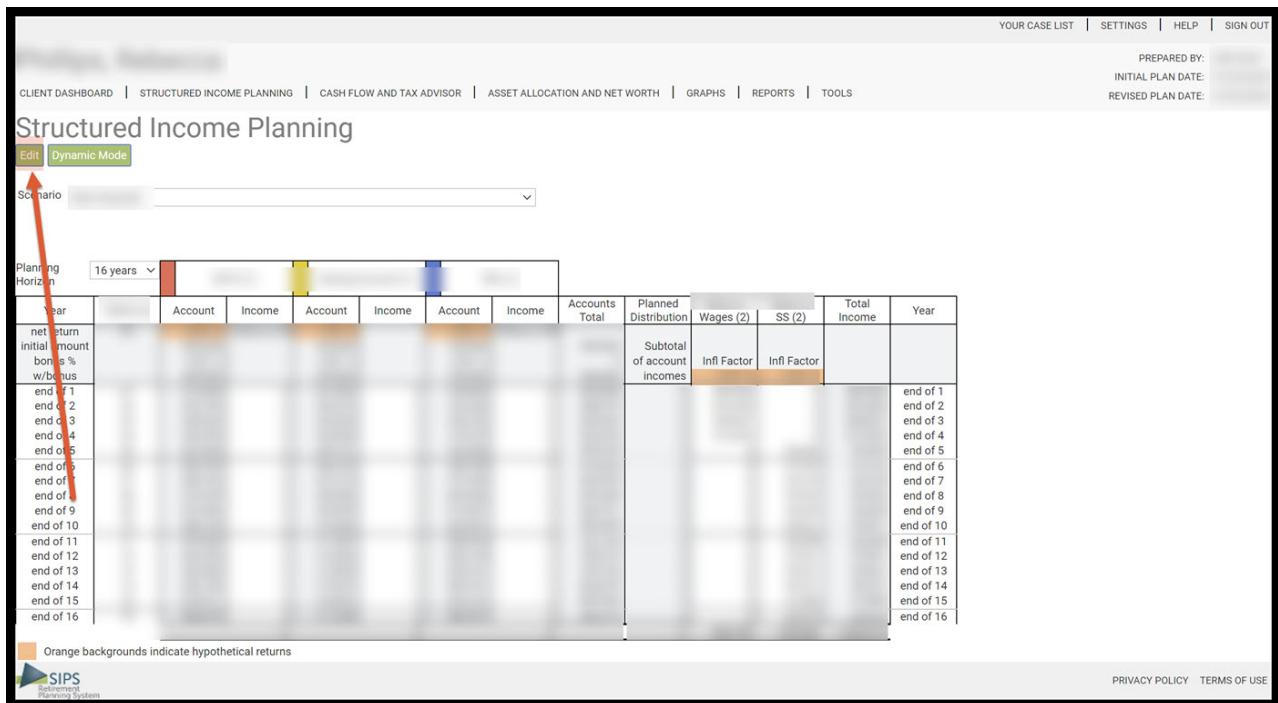


Annuitizing an Account

01/12/2026 10:33 am EST

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

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



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the navigation, the title 'Structured Income Planning' is displayed, followed by 'Edit' and 'Dynamic Mode' buttons. A red arrow points to the 'Edit' button. A dropdown menu labeled 'Scenario' is open. The main area is a grid-based planning tool. The columns are labeled 'Year', 'Account', 'Income', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (2)', 'SS (2)', 'Total Income', and 'Year'. The 'Planned Distribution' column contains sub-labels: 'Subtotal of account incomes', 'Infl Factor', and 'Infl Factor'. The 'Year' column contains labels: 'end of 1' through 'end of 16'. A note at the bottom left says 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are at the bottom right.

Step 2: Manage: Click on the green Manage button that is located in the Income column for whichever account you would like to annuitize money from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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	Total Income	Year
net return								Subtotal of account incomes		
initial amount								Manage	Manage	
bonus % w/bonus								Infl Factor	Infl Factor	
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 Systems

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: Set

Risk level:

Account owner:

Account type:

Add an income rider:

- Based on: age Client2's age Joint
- Select income rider:
- Number of months of payout in first year: 12.0
- 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)

ADD INCOME

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

Income Data

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

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 benefit RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings:

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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.

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	<input type="checkbox"/> 0	
Asset plan allocation	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Risk level		
Account owner		
Account type		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Number of months of payout in first year	12.0	
Enter manual payout	<input type="checkbox"/>	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		

Structured Income Type

Income Riders

Start payout from income rider
 Annuitize (for years certain) 2.0 %
 Liquidate account (in so many years)

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years
 OR
 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		

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 benefit RMD from one account
 Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

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	<input type="checkbox"/> 0	
Asset plan allocation	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Risk level		
Account owner		
Account type		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Number of months of payout in first year	12.0	
Enter manual payout	<input type="checkbox"/>	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		

Structured Income Type

Income Riders

Start payout from income rider
 Annuitize (for years certain) 2.0 %
 Liquidate account (in so many years)

ADD INCOME

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

Income Data

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

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 benefit RMD from one account
 Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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	<input type="checkbox"/>		
Years deferred	0		
Asset plan allocation	<input type="button" value="Sel"/>		
Risk level			
Account owner			
Account type			
Add an income rider			
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			
Select income rider	<input type="button" value="Sel"/>		
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
1	annuit	2.0
2	annuit	2.0
3	annuit	2.0
4	annuit	2.0
5	annuit	2.0
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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.

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	<input type="checkbox"/>		
Years deferred	0		
Asset plan allocation	<input type="button" value="Sel"/>		
Risk level			
Account owner			
Account type			
Add an income rider			
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			
Select income rider	<input type="button" value="Sel"/>		
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
1	annuit	2.0
2	annuit	2.0
3	annuit	2.0
4	annuit	2.0
5	annuit	2.0
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE



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

Manage Account

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

Account name	<input type="text" value="Yellow Account"/>
Initial account balance	\$150,000
Hypothetical return	4.0 %
Bonus	0.0 %
Optional	
Account description	<input type="text"/>
Optional account company	<input type="text"/>
Other	<input type="text"/>
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	<input type="text"/>
Risk level	<input type="text"/>
Account owner	<input type="text"/>
Account type	<input type="text"/>
Add an income rider	<input type="checkbox"/> age <input type="checkbox"/> Client2's age <input type="checkbox"/> Joint
Select income rider	<input type="text"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR

Income Data

Year	Income	Variable
1	annuit	2.0
2	annuit	2.0
3	annuit	2.0
4	annuit	2.0
5	annuit	2.0
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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)

Liquidate or annuitize

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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.

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					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

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.

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	<input type="checkbox"/> Annuitize (for years certain) <input type="text" value="1.0"/> %		
Account description			
Optional account company			
Other			
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Years deferred			
Asset plan allocation	<input type="checkbox"/> <input type="button" value="Sel"/>		
Risk level			
Account owner			
Account type			
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

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	<input checked="" type="radio"/> Annuitize (for years certain) <input type="text" value="0.75"/> %		
Account description			
Optional account company			
Other			
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Years deferred			
Asset plan allocation	<input type="checkbox"/> <input type="button" value="Sel"/>		
Risk level			
Account owner			
Account type			
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 12: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

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		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account	<input type="checkbox"/>	
Years deferred	0	
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns		

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 0.75 %

Liquidate account (in so many years)

ADD INCOME

OR

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		

Withdrawals

Annual fixed withdrawal 0.0 %

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE



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

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		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account	<input type="checkbox"/>	
Years deferred	0	
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns		

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 0.75 %

Liquidate account (in so many years)

ADD INCOME

OR

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		

Withdrawals

Annual fixed withdrawal 0.0 %

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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.

Manage Account

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

Account name	\$100,000
Initial account balance	\$100,000
Hypothetical return	1.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="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)

ADD INCOME

Pick year(s) OR Start year for rest of plan

Start year for X years 0

Pick year(s) to remove Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	annuit	0.75
2	annuit	0.75
3	annuit	0.75
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 blank!

PRIVACY POLICY | TERMS OF USE



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

Manage Account

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

Account name	\$100,000
Initial account balance	\$100,000
Hypothetical return	1.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="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)

ADD INCOME

Pick year(s) OR Start year for rest of plan

Start year for X years 0

Pick year(s) to remove Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	annuit	0.75
2	annuit	0.75
3	annuit	0.75
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 blank!

PRIVACY POLICY | TERMS OF USE



Step 16: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %	100,000	0.00 %	100,000	0.00 %		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount												
bonus % w/bonus												
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	75,316	3,199									end of 14	
end of 15	72,681	3,199									end of 15	
end of 16	70,027	3,199									end of 16	
												41,589

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

Step 17: Liquidate or annuitize: Click on the Annuitize (for years certain) radio button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name:

Initial account balance: \$150,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider: age Client2's age Joint

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders:

- 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

Start year for X years: 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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 benefit RMD from one account
- Make-up income gap based on target income

Annual Savings:

- Annual fixed savings:

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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.

Manage Account

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

Account name	\$100,000
Initial account balance	1.0 %
Hypothetical return	0.0 %
Bonus	
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

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		

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE



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

Manage Account

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

Account name	\$100,000
Initial account balance	1.0 %
Hypothetical return	0.0 %
Bonus	
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

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		

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE



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

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	Account description Optional account company Other		
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Asset plan allocation	<input type="checkbox"/> Sel		
Risk level			
Account owner			
Account type			
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
<input type="button" value="Annual fixed savings"/> <input type="text"/>			
Orange backgrounds indicate hypothetical returns			
			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

10

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

Step 21: Start Years for X Years: Click on the green button Start Years for X Years.

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	Account description Optional account company Other		
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Asset plan allocation	<input type="checkbox"/> Sel		
Risk level			
Account owner			
Account type			
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
<input type="button" value="Annual fixed savings"/> <input type="text"/>			
Orange backgrounds indicate hypothetical returns			
			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

10

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

Step 22: Clicking: The phrase annuit will move into the Income Column and numeric percentage number will be moved into the Variable column of the Income Data table for the years that were selected.

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		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account	<input type="checkbox"/>	0
Years deferred		
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint Select income rider <input type="button" value="..."/>	
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> <small>Orange backgrounds indicate hypothetical returns</small>		

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR OR OR OR

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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account	<input type="checkbox"/>	0
Years deferred		
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint Select income rider <input type="button" value="..."/>	
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> <small>Orange backgrounds indicate hypothetical returns</small>		

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR OR OR OR

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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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

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			1.00 % 100,000 0.00 % 100,000					Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
end of 1			90,442	10,558							end of 1	
end of 2			80,788	10,558							end of 2	
end of 3			71,038	10,558							end of 3	
end of 4			61,190	10,558							end of 4	
end of 5			51,243	10,558							end of 5	
end of 6			41,198	10,558							end of 6	
end of 7			31,051	10,558							end of 7	
end of 8			20,804	10,558							end of 8	
end of 9			10,454	10,558							end of 9	
end of 10			0	10,558							end of 10	
end of 11			0	0							end of 11	
end of 12			0	0							end of 12	
end of 13			0	0							end of 13	
end of 14			0	0							end of 14	
end of 15			0	0							end of 15	
end of 16			0	0							end of 16	
105,582												

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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

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

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								Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
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	
105,582												

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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

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

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								Subtotal of account incomes	Manage	Manage		
initial amount								Infl Factor	Infl Factor			
bonus % w/bonus												
end of 1											end of 1	
end of 2											end of 2	
end of 3											end of 3	
end of 4											end of 4	
end of 5											end of 5	
end of 6											end of 6	
end of 7											end of 7	
end of 8											end of 8	
end of 9											end of 9	
end of 10											end of 10	
end of 11											end of 11	
end of 12											end of 12	
end of 13											end of 13	
end of 14											end of 14	
end of 15											end of 15	
end of 16											end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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

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

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								Subtotal of account incomes				
initial amount								Infl Factor	Infl Factor			
bonus % w/bonus												
end of 1											end of 1	
end of 2											end of 2	
end of 3											end of 3	
end of 4											end of 4	
end of 5											end of 5	
end of 6											end of 6	
end of 7											end of 7	
end of 8											end of 8	
end of 9											end of 9	
end of 10											end of 10	
end of 11											end of 11	
end of 12											end of 12	
end of 13											end of 13	
end of 14											end of 14	
end of 15											end of 15	
end of 16											end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

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

[YOUR CASE LIST](#) | [SETTINGS](#) | [HELP](#) | [SIGN OUT](#)

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

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
Structured Income Planning System

[PRIVACY POLICY](#) | [TERMS OF USE](#)

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