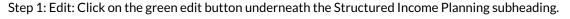
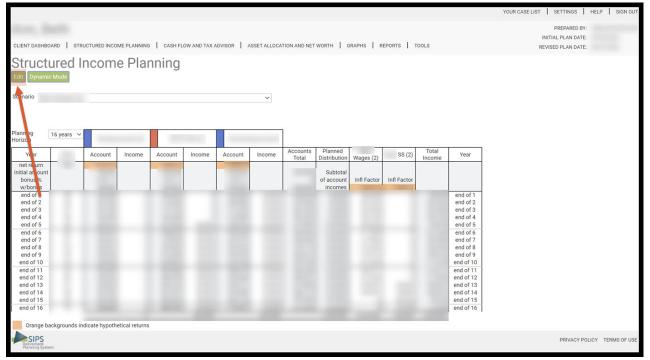
Income Data Table within the Manage Account Page

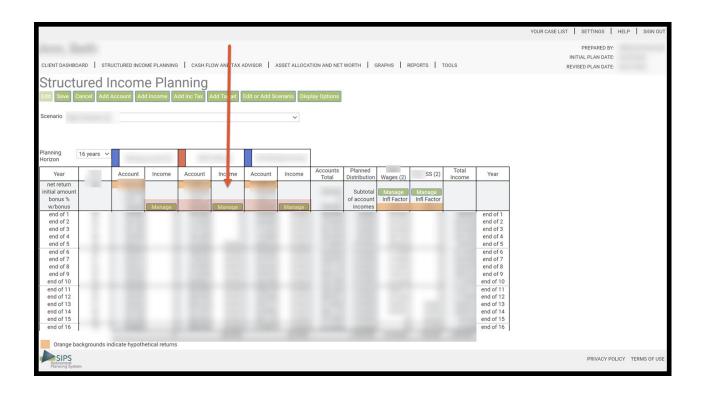
11/04/2024 1:33 pm EST

To change any information about the accounts is done through the Manage Account page. To change any information about the income to the accounts it is done through selecting a structured income type and the income data table. Below are instructional steps about each of the Income Data functions.





Step 2: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to add or withdrawal a monetary amount to.



Step 3: Structured Income Type: Within in this column select which function you would like to do to the account.

			YOUR C	ASE LIST SETTI	NGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type			Income Dat	a	
Initial account balance \$100,000	Income Riders	ADD INCOME	Year	Income	Variable	
Hypothetical return 2.0 %	 Start payout from income rider 		2			
Hypothetical return 2.0 %		Pick year(s) OR	3			
Bonus 0.0 %	Liquidate or annuitize		4			
Optional	O Annuitize (for years certain) 1.0 %	Start year for rest of plan	6			
Account description	O Liquidate account (in so many years)	OR	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			13 14			
Asset plan allocation Sel	Required minimum distribution (RMD)	Remove year to end of plan	15			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16			
		Reset all years	17			
Account owner	Calculated Plan Withdrawals	Headt un yours	19			
Account type	O Make-up total owners RMD from one account	1	20			
Add an income rider	Make-up total benef RMD from one account		21			
Based on age Client2's age Joint	O Make-up income gap based on target income		23			
Select income rider V Number of months of payout in first year 12.0			- 24 4			* }
Number of months of payout in first year 12.0 Enter manual payout		L				
Enter manual payour	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	values WILL N	IOT roll down to foll	owing years whe	en blank1
SIPS Planning System				PRI	VACY POLICY TI	ERMS OF USE

Step 4: Text box: Depending on which radio button you have selected, if it has a text box, enter the monetary or percentage amount into the text box.

NOTE: SIPS does not recognize the dollar mark (\$).

NOTE: IF you are depositing monetary amounts into the account, the whole number needs to start with a negative symbol (-).

NOTE: IF you are withdrawing a monetary amount the whole number does not need to start with a mathematical equation.

			YOUR	CASE LIST SETTINGS	HELP SIG	IN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type			Income Data		
Initial account balance \$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	
Hypothetical return 2.0 %	Start payout norm income nue	Pick year(s)	2			
Bonus 0.0 %		OR	3			
0.0	Liquidate or annuitize	Start year for rest of plan	5			
Optional Account description	Annuitize (for years certain) 1.0 %	OR	6			
Optional account company	 Liquidate account (in so many years) 					
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
	Annual fixed withdrawal	Pick year(s) to remove	11			
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Years deferred 0	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			
Account owner		Reset all years	18			
	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			
Based on age Client2 's age Joint	 Make-up income gap based on target income 		23			
Select income rider			24		*	
Number of months of payout in first year 12.0						
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL N	NOT roll down to followin	g vears when blan	ik1
SIPS Retirement Planning System				PRIVACY	POLICY TERMS 0	0F USE

NOTE: If you are adding a percentage amount, the numerical amount can be entered as a whole number.

Option A: Pick Years:

Step 5: Structured Income Type: Pick the Structured Income Type you are using.

			YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Valu	es					
	-					
Account name Account	Ctructured Income Tune			Income D	ata	
Initial account balance	Structured Income Type Income Riders	ADD INCOME	Year	Income	Variable	
0100,000	O Start payout from income rider					
Hypothetical return 2.0 %		Pick year(s)	2			
Bonus 0.0 %		OR	4			
Optional	Liquidate or annuitize Annuitize (for years certain)	Start year for rest of plan	5			
Account description	Liquidate account (in so many years)	OR	6			
Optional account company	C Elquidate account (in so many years)		8			
Other		Start year for X years	<u>۹</u>			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	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)	Provide the second s	14			
Asset plan allocation	Sel O Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level			17			
Account owner		Reset all years	18			
Account type	Calculated Plan Withdrawals Make-up total owners RMD from one account		19			
Add an income rider			21			
Based on 🔘 age 🔿 Client2 's age 🔿 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 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 entered	d values WILL N	IOT roll down to fo	llowing years wh	en blank1
SIPS Returning System				PI	RIVACY POLICY 1	ERMS OF USE

			1	YC	OUR CASE LIST	SETTINGS HEL	P SIGN OUT
Manage Accoun	t						
	/iew / Edit Death Benefit View / Edit Actual Values						
Account name	Account	Structured Income Type		,	10100	ne Data	
Initial account balance	\$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year	Income	Variable	
Hypothetical return	2.0 %	0	Pick year(s)	2			
Bonus	0.0 %	Liquidate or annuitize		4			
Optional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years				
and the state of	Tax Income Distributions (Qualified)	Withdrawals -2,000 Annual fixed withdrawal -2,000 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			
Risk level		Denencial not two (based on bencheartes ine)		16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18 19			
Account type Add an income rider Based on age Cli Select income rider Number of months of payout in first year	ar 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		Annual Savings Annual fixed savings	Note that entered	values W	ILL NOT roll down	to following years	vhen blank1
Retirement Planning System						PRIVACY POLICY	

Step 6: Income Data: Within the Income data table click on the Year text box that you would like to select.

Step 7: Pick Years: Click on the green Pick Years button located at the lefthand side of the Income Data table.

			YOUR	CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type			Income Data	1	
Initial account balance \$100,000	Income Riders Start payout from income rider	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return 2.0 %	>		 ✓ 2 ✓ 3 			
Bonus 0.0 %	Liquidate or annuitize	UN UN	☑ 4			
Optional Account description Optional account company Other	Annuitize (for years certain) 1.0 Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	 5 6 7 8 9 			
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Image: Comparison of the second	Withdrawals Annual fixed withdrawal -2,000	0 Pick year(s) to remove	10 11 12			
Years deferred 0 Asset plan allocation	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)		13 14			
Asset plan allocation Sel	O 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			
Account type v Add an income rider	O Make-up total owners RMD from one account		20			
Based on 🖲 age 🔿 Client2 's age 🔿 Joint	Make-up total benef RMD from one account		22			
Select income rider	O Make-up income gap based on target income		24		,	*
Number of months of payout in first year 12.0 Enter manual payout		L	,		,	
Request Additional Rider Remove Income Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL N	OT roll down to follo	wing years wher	n blank1
SIPS References Taking System				PRIV	ACY POLICY TEP	RMS OF USE

Step 8: Clicking: After clicking on the Pick Years green button, the data should be entered into the Income Data

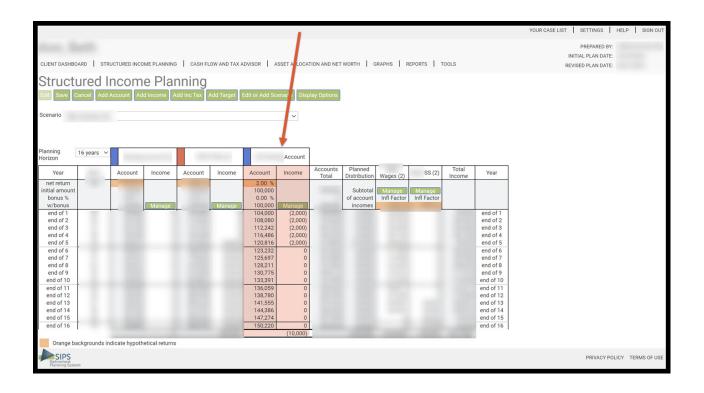
table.

		×	YOUR CA	SE LIST SETTING	GS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values			\			
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values Account name Account Initial account balance \$100,000 Hypothetical return 2.0 % Bonus 0.0 % Optional Account company Optional Tax Income Distributions (Qualified) Add money later - deferred account 0 Asset plan allocation Se Risk level	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) 10 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 Make-up total owners RMD from one account Make-up income gap based on target income Annual Savings Annual fixed savings	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove Remove year to end of plan Reset all years	Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 17 18 19 20 21 22 23 24	Income Data fixed fixed fixed fixed fixed	Variable -2,000 -2,000 -2,000 -2,000 -2,000	×
Request Additional Rider Remove Income Rider		Note that entered		T cell davie to faller		an blackt
Orange backgrounds indicate hypothetical returns		Note that entered v	alues WILL NO			
Betvernet Renning System				PRIV	ACY POLICY T	ERMS OF USE

Step 9: Save: Click on the green button Save underneath the Manage Account subheading.

			YOUR CA	ASE LIST SETT	TINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account				Income D		
Initial account helence	Structured Income Type	ADD INCOME	Year	Income Di	Variable	A
Initial account balance \$100,000	 Start payout from income rider 		1	fixed	-2,000	
Hypothetical return 2.0 %		Pick year(s)	2	fixed	-2,000	
Bonus 0.0 %		OR		fixed fixed	-2,000	
0.0	Liquidate or annuitize		5	fixed	-2,000	
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) 		7			
Other		Start year for X years				
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
Tax calculation option Tax Income Distributions (Qualified)	Annual fixed withdrawal	0	11			
Add money later - deferred account	-	Pick year(s) to remove	12			
Years deferred 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			
			17			
Account owner v	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			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 N	OT roll down to fo	llowing years whe	n blank1
SIPS Betrement Planning System				PF	RIVACY POLICY TE	RMS OF USE

Step 10: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made to the account.



Option B: Start Years for Rest of Plan:

Step 11: Structured Income Type: Pick the Structured Income Type you are using.

		/		YOUR CASE L	IST SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit D	Death Benefit View / Edit Actual Values					
Account name	Account				Income Data	
		Structured Income Type	ADD INCOME	Year In	come Variable	
Initial account balance \$100,0	000	Start payout from income rider			come vanable	
Hypothetical return	2.0 %		Pick year(s)	2		
Bonus	0.0 %		OR	3		
bolius	0.0	Liquidate or annuitize		5		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6		
Account description		O Liquidate account (in so many years)	OR	7		
Optional account company Other			Start year for X years	8		
out				9		
Tax calculation option Tax Incom	ne Distributions (Qualified)	Withdrawals		11		
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12		
Years deferred 0		O Annual percentage withdrawal 0.0 %		13		
Acost also ellegation	_	Required minimum distribution (RMD)		14		
Asset plan allocation	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15		
Risk level				17		
Account owner			Reset all years	18		
Account owner		Calculated Plan Withdrawals		19		
Account type	~	O Make-up total owners RMD from one account	0	20		
Add an income rider		Make-up total benef RMD from one account		21		
Based on 💿 age 🔿 Client2 's age	O Joint	Make-up income gap based on target income		23		
Select income rider	~	O Make up income gap based on target income		24		-
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 ret	turns		Note that entered v	values WILL NOT ro	oll down to following years wh	en blank1
SIPS Retirement Planning System					PRIVACY POLICY	FERMS OF USE

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the years.

		1	YOU	JR CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type		V	Income Data	a	
Initial account balance \$100,000	Income Riders	ADD INCOME	Year	Income	Variable	-
Hypothetical return 2.0 %	 Start payout from income rider 	Pick year(s)	2			
Bonus 0.0 %		OR	3			
0.0	Liquidate or annuitize		5			
Optional Account description	Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Optional account company	 Liquidate account (in so many years) 	U.V.	7			
Other		Start year for X years	8			
	Withdrawals	0	10			
Tax calculation option Tax Income Distributions (Qualified)	Annual fixed withdrawal -2,000		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	14			
	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Risk level			17			
Account owner		Reset all years	18			
Account type	Calculated Plan Withdrawals		20			
Account type	 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	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			₹ 24)-
Enter manual payout						
	Annual Savings					
Request Additional Rider Remove Income Rider	O Annual niced savings					
Orange backgrounds indicate hypothetical returns		Note that entere	d values Wil	L NOT roll down to follo	wing years whe	n blank1
SIPS Beampart Planning System				PRIV	ACY POLICY TE	RMS OF USE

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

				YOUR CASE LIST	SETTINGS HELP SI	GN OUT
Manage Accoun	t					
	View / Edit Death Benefit View / Edit Actual Values					
Save Cancel View / Edit Income 1 Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other		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 -2,000 Annual percentage withdrawal - Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	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	Year Income 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 15 16 10 11 12 13 14 15 16 10 10 11 12 12 13 14 15 16 10 10 10 10 10 10 10 10 10 10	ne Data Variable	
			Reset all years	17		
Account owner	~	Calculated Plan Withdrawals		19		
Account type	~	O Make-up total owners RMD from one account		20		
Add an income rider		O Make-up total benef RMD from one account		22		
Based on age CI Select income rider	ient2 's age O Joint	O Make-up income gap based on target income		23		
Number of months of payout in first ye	ar 12.0		4	24		
Enter manual payout	12.0					
Request Additional Rider Remove In Orange backgrounds indicate hyp		Annual Savings	Note that entered va	alues WILL NOT roll down	to following years when bla	nk1
SIPS Retirement Planning System			. Note that entered its		PRIVACY POLICY TERMS	

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button the data for the income and variable data should be entered into the Income Data table.

			1	YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
				\		
Account name Account						
	Structured Income Type Income Riders	ADD INCOME	V		vme Data Variable	
Initial account balance \$100,000	 Start payout from income rider 	ADDINGOME		ear Income 1	valiable	-
Hypothetical return 2.0 %	0	Pick year(s)	0	2		
Bonus 0.0 %		OR		4		
0.0	Liquidate or annuitize	And the second second second second second	ä	5 fixed	-2,000	
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan		6 fixed	-2,000	
Account description	 Liquidate account (in so many years) 	OR	Õ	7 fixed	-2,000	
Optional account company			0	8 fixed	-2,000	
Other		Start year for X years		9 fixed	-2,000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0		10 fixed	-2,000	
Tax moone Distributions (doamied)	Annual fixed withdrawal			11 fixed	-2,000	
Add money later - deferred account		Pick year(s) to remove		12 fixed	-2,000	
Years deferred 0	Annual percentage withdrawal 0.0 %			13 fixed	-2,000	
Annatalian allocation	 Required minimum distribution (RMD) 			14 fixed	-2,000	
Asset plan allocation Sel	Description DMD (based on baseficiation life)	Remove year to end of plan		15 fixed	-2,000	
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		0	16 fixed	-2,000	
			0	17 fixed	-2,000	
Account owner		Reset all years		18 fixed 19 fixed	-2,000 -2,000	
Account type	Calculated Plan Withdrawals		0	20 fixed	-2,000	
Add an income rider	 Make-up total owners RMD from one account 			21 fixed	-2,000	
	 Make-up total benef RMD from one account 			22 fixed	-2,000	
	O Make-up income gap based on target income			23 fixed	-2,000	
Select income rider	0		0	24 fixed	-2 000	-
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	ed value:	s WILL NOT roll dow	n to following years when	blank1
SIPS Perming System					PRIVACY POLICY TERI	MS OF USE

Step 15: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account hance S100,000 Hypothetical return 20 % Bonus 0.0 % Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) v	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove		Income 1 Income 2 3 4 5 fixed 6 fixed 7 fixed 9 fixed 10 fixed 11 fixed	-2,000 -2,000 -2,000 -2,000 -2,000 -2,000 -2,000 -2,000 -2,000 -2,000 -2,000	*
Years deferred 0 Asset plan allocation Sal	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		13 fixed 14 fixed 15 fixed 16 fixed 17 fixed	-2,000 -2,000 -2,000 -2,000 -2,000	
Account owner	Calculated Plan Withdrawals	Reset all years		18 fixed 19 fixed	-2,000 -2,000	
Account type	 Make-up total owners RMD from one account 			20 fixed 21 fixed	-2,000	
Based on age Client2 's age Joint	O Make-up total benef RMD from one account			22 fixed	-2,000	
Select income rider	O Make-up income gap based on target income			23 fixed	-2,000	-
Number of months of payout in first year 12.0			-	24 fixed	-2 000	
Enter manual payout	Annual Savings					
Orange backgrounds indicate hypothetical returns		Note that entere	ed value	es WILL NOT roll down	n to following years wh	en blank1
SIPS Betremping Planning System					PRIVACY POLICY	FERMS OF USE

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

														PREPARED BY	
				7										INITIAL PLAN DATE	
LIENT DASHE	BOARD STR	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TICN AND NET	WORTH 0	SRAPHS F	EPORTS 1	OOLS		REVISED PLAN DATE	
truct	tured I	ncom	e Plar	nina											
					Add Target	Talia on Add Co		lay Options							
and Save	Cancer Add /	ACCOUNT			Ruu Taiget	Luit of Add 30	enano i sp	lay Options							
cenario															
							1								
la se la s								1							
lanning lorizon	16 years ∨					-	Account								
Year	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net return	54					2.00 %									
hitial amoun bonus %	it					100,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus			Manage		Manage	100,000	Manage		incomes						
end of 1 end of 2						102,000 104,040	0						end of 1 end of 2		
end of 2						104,040	0						end of 3		
end of 4						108,243	0						end of 4		
end of 5						112,408	(2,000)						end of 5		
end of 6 end of 7						116,656 120,989	(2,000) (2,000)						end of 6 end of 7		
end of 8						120,989	(2,000)						end of 8		
end of 9						129,917	(2,000)						end of 9		
end of 10						134,516	(2,000)						end of 10		
end of 11						139,206	(2,000)						end of 11		
end of 12						143,990	(2,000)						end of 12		
end of 13 end of 14						148,870 153,847	(2,000) (2,000)						end of 13 end of 14		
end of 15						158,924	(2,000)						end of 15		
end of 16					1	164,103	(2,000)	-					end of 16		
							(24,000)								
			eticai returns										52		

Option C: Start Year for X Years:

Step 17: Structured Income Type: Pick the Structured Income Type you are using.

			YOUR C	ASE LIST SETTINGS	HELP S	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Otherstand Income Times			Income Data		
Initial account balance	Structured Income Type	ADD INCOME	Year		Variable .	
Initial account balance \$100,000	O Start payout from income rider		1			
Hypothetical return 2.0 %		Pick year(s)	2			
Bonus 0.0 %		OR	4			
	Liquidate or annuitize		5			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Account description Optional account company	O Liquidate account (in so many years)	UK	7			
Other		Start year for X years				
		0	10			
Tax calculation option Tax Income Distributions (Qualified)	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	14			
	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end or plan	16			
Risk level			17			
Account owner			18			
	Calculated Plan Withdrawals		19			
Account type V Add an income rider	 Make-up total owners RMD from one account 		20			
	O Make-up total benef RMD from one account		22			
	O Make-up income gap based on target income		23			
Select income rider V Number of months of payout in first year 12.0			4 24			·
						-
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL N	OT roll down to followir	n vears when h	ank1
		Note that entere	A VAIGES WILL N	or roa down to followi	ig years witch bi	MIR I
SIPS Retrement Planning System				PRIVAC	Y POLICY TERM	S OF USE

Step 18: Income Data: Within the Income data table click on the Year text box that you would like to select.

			YOUR C	ASE LIST SETTINGS	HELP	BIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account Initial account balance S100.000 Hypothetical return 20 % Bonus 0.0 % Optional Account description Optional count company Other Tax calculation option Tax Income Distributions (Qualified) ~ Add money later - deferred account Years deferred O Asset plan allocation Risk level Account owner	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 0 Pick year(s) to remove Remove year to end of plan Reset all years	Year 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 16 17 18 17 18 20	Income Data	Variable .	
Account type V V Add an income rider	Make-up total owners RMD from one account Make-up total benef RMD from one account		21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	Make up total bench table hold on target income		22			
Select income rider	O make up moone gap based on target moone		24			-
Number of months of payout in first year 12.0 Enter manual payout						_
Request Additional Rider Remove Income Rider Orange backgrounds indicate hypothetical returns	Annual Savings Annual fixed savings	Note that entered	d values WILL N	IOT roll down to followin	g years when bl	ank1
SIPS Patienting System				PRIVACY	POLICY TERMS	S OF USE

Step 19: Start Year for X Years text box: Within the text box for Start Year fox X Years, type in the whole number that you would like to use. Click on the green button Start Years for X years.

			YOUR	CASE LIST SETTINGS	HELP SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name Account Initial account balance \$100,000 Hypothetical return 2.0 % Bonus 0.0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR	Year 1 2 3 4 5	Income Data Income Va	riable
Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred 0	Annuitize (for years certain) 1.0 Liquidate account (in so many years) Withdrawais Annual fixed withdrawal _5,000 Annual percentage withdrawal 0.0 %	Start year for rest of plan OR Start year for X years 5 Pick year(s) to remove	6 7 8 9 10 11 12 13		
Asset plan allocation Sc.	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 Withdrawais Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Reset all years	18 19 20 21 22 23 24		*
Enter manual payout	Annual Savings	Note that entered	I values WILL I	NOT roll down to following	
SIPS Retirement Planning System				PRIVACY P	OLICY TERMS OF USE

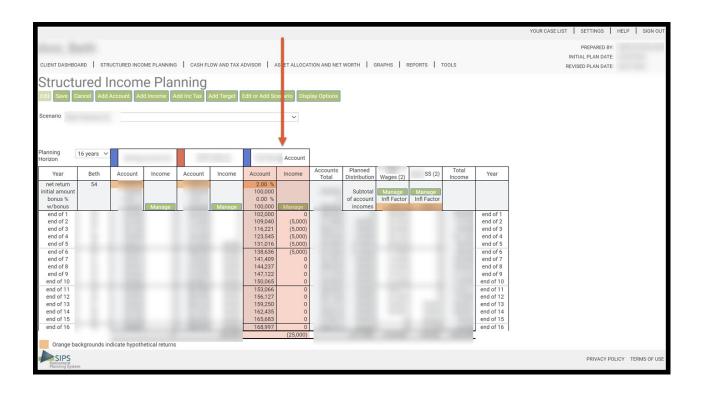
Step 20: Clicking: After clicking on the Start Year for X Years button the data should be filtered into the Income Data table.

		\	YOUR CA	ASE LIST SETTINGS	HELP SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name Account	Structured Income Type			Income Data	
Initial account balance \$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income V	ariable
Hypothetical return 2.0 %	Start payout from income rider	Pick year(s)	2		-5,000
Bonus 0.0 %		OR	3		-5,000
0.0	Liquidate or annuitize		5		-5,000
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	fixed	-5,000
Account description Optional account company	O Liquidate account (in so many years)	OR	7		
Other		Start year for X years	8		
		0	9 10		
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		11		
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	 Required minimum distribution (RMD) 	Remove year to end of plan	14 15		
	 Beneficial IRA RMD (based on beneficiaries life) 		16		
Risk level			17		
Account owner		Reset all years	18		
	Calculated Plan Withdrawals		19 20		
Account type V 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 		22		
Select income rider	O Make-up income gap based on target income		23		-
Number of months of payout in first year 12.0		~	24		- F
Enter manual payout					
	Annual Savings				
Request Additional Rider Remove Income Rider	Annual lixed savings				
Orange backgrounds indicate hypothetical returns		Note that entered va	lues WILL NO	OT roll down to following	years when blank1
SUPS Planning System				PRIVACY	POLICY TERMS OF USE

Step 21: Save: Click on the green button Save underneath the Manage Account subheading.

			YOUR	CASE LIST SET	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Val	lues					
Account name Account Initial acount balance \$100,000 Hypothetic I return 20 % Bonus 0.0 % Optional Account description Optional account company Other Tax calculation option Tax income Distributions (Qualified)	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) I.0 % Liquidate account (in so many years) Withdrawals Annual fixed withdrawal	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove	Year 1 2 3 4 5 6 7 8 9 10 11 12	Income f Income fixed fixed fixed fixed	Data Variable -5,000 -5,000 -5,000 -5,000 -5,000	4
Add money later - deferred account Years deferred 0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Asset plan allocation	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16 17			
Account owner		Reset all years	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		20 21 22 23 ₹			*
Enter manual payout	Annual Savings	Note that entere	d values WILL	NOT roll down to f	ollowing years whe	n blank1
SIPS Retrocting System				F	PRIVACY POLICY TE	RMS OF USE

Step 21: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made to the account.



Option D: Pick year(s) to remove:

Step 22: Income Data: Within the Income data table click on the Year text box that you would like to select.

			YOUF	R CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Save Galicel View / Luit Income View / Luit Death Denent View / Luit Actual Values						
Account name Account			1		- 200	
	Structured Income Type	ADD INCOME	Year	Income	Variable	_
Initial account balance \$100,000	 Start payout from income rider 	ADD INCOME	vear 1	fixed	-3,000	^
Hypothetical return 2.0 %		Pick year(s)	2	fixed	-3,000	
		OR	✓ 3	fixed	-3,000	
Bonus 0.0 %	Liquidate or annuitize		✓ 4	fixed	-3,000	
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	fixed	-3,000	
Account description		OR	6	fixed	-3,000	
Optional account company	 Liquidate account (in so many years) 			fixed	-3,000 -3,000	
Other		Start year for X years	9	fixed	-3,000	
		0	10	fixed	-3,000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11	fixed	-3,000	
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	12	fixed	-3,000	
Years deferred 0	Annual percentage withdrawal 0.0 %		13	fixed	-3,000	
	 Required minimum distribution (RMD) 		14	fixed	-3,000	
Asset plan allocation		Remove year to end of plan	15	fixed	-3,000	
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16	fixed	-3,000	
		Reset all years	17	fixed	-3,000 -3,000	
Account owner		Reset all years	19	fixed	-3,000	
Account type	Calculated Plan Withdrawals Make-up total owners RMD from one account		20	fixed	-3,000	
Add an income rider			21	fixed	-3,000	
Based on age Client2 's age Joint	 Make-up total benef RMD from one account 		22	fixed	-3,000	
	O Make-up income gap based on target income		23	fixed	-3,000	
Select income rider			24	fixed	-3 000	Ť
Number of months of payout in first year 12.0						
Enter manual payout	Annual Savings					
	 Annual fixed savings 					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entere	ed values WILL	NOT roll down to f	ollowing years when	blank1
SIPS Protecting System				1	PRIVACY POLICY TER	MS OF USE

Step 22: Pick year(s) to remove: Click on the green button Pick year(s) to remove on the lefthand side of the Income Data table.

				Y	OUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account							
	/ Edit Actual Values						
Save Cancel View / Edit Income View / Edit Death Benefit View	/ Edit Actual values						
Account name Account		Structured Income Type			Incor	ne Data	
Initial account balance \$100,000		Income Riders	ADD INCOME	Year	Income	Variable	-
		 Start payout from income rider 		. .	fixed	-3,000 -3,000	
Hypothetical return 2.0 %			Pick year(s)	 ✓ ✓	fixed	-3,000	
Bonus 0.0 %			OR	2 4	fixed	-3,000	
		Liquidate or annuitize		5	fixed	-3,000	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	fixed	-3,000	
Account description		 Liquidate account (in so many years) 	OR	7	fixed	-3,000	
Optional account company Other				8	fixed	-3,000	
other			Start year for X years	9	fixed	-3,000	
Tax calculation option Tax Income Distributions (Q	ualified) 🗸	Withdrawals	0	10	fixed	-3,000	
	,	Annual fixed withdrawal	Pick year(s) to remove	11	fixed	-3,000	
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Fick year(s) to remove	12	fixed	-3,000 -3,000	
Years deferred 0				13	fixed	-3,000	
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15	fixed	-3,000	
		 Beneficial IRA RMD (based on beneficiaries life) 		16	fixed	-3,000	
Risk level				17	fixed	-3,000	
Account owner			Reset all years	18	fixed	-3,000	
		Calculated Plan Withdrawals		19	fixed	-3,000	
Account type		 Make-up total owners RMD from one account 		20	fixed	-3,000	
Add an income rider		 Make-up total benef RMD from one account 		21	fixed	-3,000	
Based on 💿 age 🔿 Client2 's age 🔿 Joint				22	fixed	-3,000	
Select income rider	~	 Make-up income gap based on target income 		23	fixed	-3,000	-
Number of months of payout in first year	12.0			4	interi		•
Enter manual payout	12.0						
		Annual Savings					
Request Additional Rider Remove Income Rider		Annual fixed savings					
Orange backgrounds indicate hypothetical returns			Note that enter	ed values W	/ILL NOT roll down	to following years whe	n blank1
SIPS Retirement Planning System						PRIVACY POLICY TE	RMS OF USE

Step 23: Clicking: Once clicking on the Pick year(s) to remove button the years should be removed from the Income Data table.

				YOUR	CASE LIST SETTING	BS HELP	SIGN OUT
Manage Accourt	t.						
	View / Edit Death Benefit View / Edit Actual Values			<u>۱</u>			
				1			
Account name	Account			1	Income Data		
Initial econumb belance		Structured Income Type Income Riders	ADD INCOME	Year	Income Data	Variable	
Initial account balance	\$100,000	 Start payout from income rider 					
Hypothetical return	2.0 %		Pick year(s)	2 ²			
Bonus	0.0 %		OR				
bondo	0.0 ~	Liquidate or annuitize	-	5	fixed	-3,000	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	fixed	-3,000	
Account description		 Liquidate account (in so many years) 	OR	7	fixed	-3,000	
Optional account company			Statistics and the second s	8	fixed	-3,000	
Other			Start year for X years	9	fixed	-3,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	fixed	-3,000	
	Tax moorne Distributions (adamica)	Annual fixed withdrawal		11	fixed	-3,000	
Add money later - deferred account			Pick year(s) to remove	12	fixed	-3,000	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	fixed	-3,000	
Asset plan allocation		 Required minimum distribution (RMD) 		14	fixed	-3,000	
Asset plan allocation	Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15	fixed	-3,000	
Risk level		Beneficial IKA KMD (based on beneficialies life)		16 17	fixed fixed	-3,000 -3,000	
			Reset all years	18	fixed	-3,000	
Account owner	~	Colorine d Plan With descela	Reset all years	19	fixed	-3,000	
Account type	~	Calculated Plan Withdrawals Make-up total owners RMD from one account		20	fixed	-3.000	
Add an income rider		Make-up total owners RMD from one account		21	fixed	-3,000	
	lient2's age O Joint	 Make-up total benef RMD from one account 		22	fixed	-3,000	
•	lientz slage () Joint	 Make-up income gap based on target income 		23	fixed	-3,000	
Select income rider	~	0		24	fixed	-3 000	-
Number of months of payout in first ye	ar 12.0			1		,	
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	come Rider						
Orange backgrounds indicate hyp			Note that entere	d values WILL N	NOT roll down to follow	ving years wher	ı blank1
SIPS Retirement Planning System					PRIVA	CY POLICY TEP	RMS OF USE

Step 24: Save: Click on the green button Save underneath the Manage Account subheading.

			YOUR	CASE LIST SET	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account						
Account	Structured Income Type			Income [
Initial account balance \$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	^
Hypothetica return 2.0 %	O start payout non income iden	Pick year(s)	2			
		OR	3			
Bonus 0.0 %	Liquidate or annuitize		4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	fixed	-3,000	
Account description		OR	0 7	fixed fixed	-3,000	
Optional account company	 Liquidate account (in so many years) 			fixed	-3,000	
Other		Start year for X years	9	fixed	-3,000	
	With desired	0	10	fixed	-3,000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11	fixed	-3,000	
Add money later - deferred account		Pick year(s) to remove	12	fixed	-3,000	
Years deferred 0	Annual percentage withdrawal 0.0 %		13	fixed	-3,000	
	 Required minimum distribution (RMD) 		14	fixed	-3,000	
Asset plan allocation Sel		Remove year to end of plan	15	fixed	-3,000	
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16	fixed	-3,000	
		S	17	fixed	-3,000	
Account owner		Reset all years	18	fixed	-3,000	
	Calculated Plan Withdrawals		19 20	fixed fixed	-3,000	
Account type	 Make-up total owners RMD from one account 		20	fixed	-3,000	
Add an income rider	 Make-up total benef RMD from one account 		22	fixed	-3,000	
Based on 🧕 age 🔾 Client2 's age 🔾 Joint			23	fixed	-3,000	
Select income rider 🗸 🗸	 Make-up income gap based on target income 		24	fixed	-3.000	-
Number of months of payout in first year 12.0			4			Image: A start of the start
Enter manual payout	Annual Savings					
	Annual Savings					
Request Additional Rider Remove Income Rider	0					
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL N	NOT roll down to f	ollowing years whe	n blank1
SIPS Patienting System				F	PRIVACY POLICY TE	RMS OF USE

Step 25: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made to the account.

														YOUR CASE LIST SETTINGS HELP SIGN OU
CLIENT DASHBO	ARD STRU	ICTURED INCO	IME PLANNING	CASH FL	OW AND TAX A	dvisor 4	SSET ALLOCA	TION AND NET	WORTH C	BRAPHS R	EPORTS 1	OOLS		PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:
Structu	ured Ir													
	ancel Add A			dd inc Tax	Add Target	Edit or Add So	enario Disp	lay Options						
Scenario														
Planning Horizon	16 years ∽					-	Account		6					
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			Manage		Manage	2.00 % 100,000 0.00 % 100,000	Manage		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor			
end of 1 end of 2 end of 3 end of 4						102,000 104,040 106,121 108,243	0 0 0						end of 1 end of 2 end of 3 end of 4	
end of 5 end of 6 end of 7 end of 8	-					113,408 118,676 124,050 129,531	(3,000) (3,000) (3,000) (3,000)						end of 5 end of 6 end of 7 end of 8	
end of 9 end of 10 end of 11						135,121 140,824 146,640	(3,000) (3,000) (3,000)						end of 9 end of 10 end of 11	
end of 12 end of 13 end of 14						152,573 158,624 164,797	(3,000) (3,000) (3,000)						end of 12 end of 13 end of 14	
end of 15 end of 16						171,093 177,515	(3,000) (3,000) (36,000)			_	-	-	end of 15 end of 16	
SIPS	ckgrounds inc	licate nypoth	eticai returns											PRIVACY POLICY TERMS OF US

Option E: Remove year to end of plan:

Step 26: Income Data: Within the Income data table click on the Year text box that you would like to select.

					YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	t.						
	View / Edit Death Benefit View / Edit Actual Values						
ourcer them? East meaning	View/ can beauti benefit						
Account name	Account	Structured Income Type			Inco	ome Data	
Initial account balance	\$100,000	Income Riders	ADD INCOME		ear Income 1 fixed	Variable -1,000	*
Hypothetical return	2.0 %	Start payout non micome idea	Pick year(s)		2 fixed 3 fixed	-1,000	
Bonus	0.0 %	Liquidate or annuitize	OR		4 fixed	-1,000	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5 fixed 6 fixed	-1,000	
Account description			OR		6 fixed 7 fixed	-1,000	
Optional account company		 Liquidate account (in so many years) 			8 fixed	-1,000	
Other			Start year for X years		9 fixed	-1,000	
			0		10 fixed	-1,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11 fixed	-1,000	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	n ·	12 fixed	-1,000	
Years deferred	0	Annual percentage withdrawal 0.0 %		lă :	13 fixed	-1,000	
		 Required minimum distribution (RMD) 			14 fixed	-1,000	
Asset plan allocation	Moderate Sel		Remove year to end of plan		15 fixed	-1,000	
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 			16 fixed	-1,000	
NISK IEVEL	Moderate				17 fixed	-1,000	
Account owner	Beth ~		Reset all years		18 fixed	-1,000	
		Calculated Plan Withdrawals			19 fixed	-1,000	
Account type	NQ ~	 Make-up total owners RMD from one account 		-	20 fixed 21 fixed	-1,000	
Add an income rider		 Make-up total benef RMD from one account 			22 fixed	-1,000	
Based on 💿 age 🔿 C	lient2 's age 🔘 Joint				23 fixed	-1,000	
Select income rider	~	 Make-up income gap based on target income 			24 fixed	-1 000	-
Number of months of payout in first ye	ear 12.0						•
Enter manual payout							
0		Annual Savings					
Request Additional Rider Remove In	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hyp			Note that entered	ed value:	s WILL NOT roll dow	n to following years wi	nen blank1
Retirement Planning System						PRIVACY POLICY	TERMS OF USE

Step 27: Remove year to end of plan: Click on the green button Remove year to end of plan located on the lefthand side of the Income Data table.

				YOUR	CASE LIST SETT	TINGS HELP	SIGN OUT
Manage Accour	nt.						
	View / Edit Death Benefit View / Edit Actual Values						
save Cancer view/ Edit income	view / Edit Death Denent View / Edit Actual Values						
Account name	Account	Structured Income Type			Income D	ata	
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year	Income	Variable	
	3100,000	 Start payout from income rider 			fixed	-1,000	
Hypothetical return	2.0 %			2	fixed	-1,000	
Bonus	0.0 %		OR		fixed	-1,000	
56145	0.0	Liquidate or annuitize		5	fixed	-1,000	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	fixed	-1,000	
Account description		 Liquidate account (in so many years) 	OR	7	fixed	-1,000	
Optional account company				8	fixed	-1,000	
Other			Start year for X years	9	fixed	-1,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	fixed	-1,000	
	Tax moone Distributions (Qualified)	Annual fixed withdrawal		11	fixed	-1,000	
Add money later - deferred account			Pick year(s) to remove	12	fixed	-1,000	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	fixed	-1,000	
Asset plan allocation		 Required minimum distribution (RMD) 		14	fixed	-1,000	
Asser plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15	fixed	-1,000	
Risk level	Moderate	U Denencial not time (based on benencialles ine)	4	16	fixed fixed	-1,000	
			Re et all years	18	fixed	-1,000	
Account owner	Beth ~	Calculated Plan Withdrawals	Re et all years	19	fixed	-1,000	
Account type	NQ	Make-up total owners RMD from one account		20	fixed	-1,000	
Add an income rider				21	fixed	-1,000	
	lient2 's age O Joint	 Make-up total benef RMD from one account 		22	fixed	-1,000	
		O Make-up income gap based on target income		23	fixed	-1,000	-
Select income rider	~			→ 24	fixed	-1 000	* *
Number of months of payout in first ye	ear 12.0						
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entered	ed values WILL	NOT roll down to fo	bllowing years whe	en blank1
SIPS Retirement Planning System					PI	RIVACY POLICY TE	ERMS OF USE

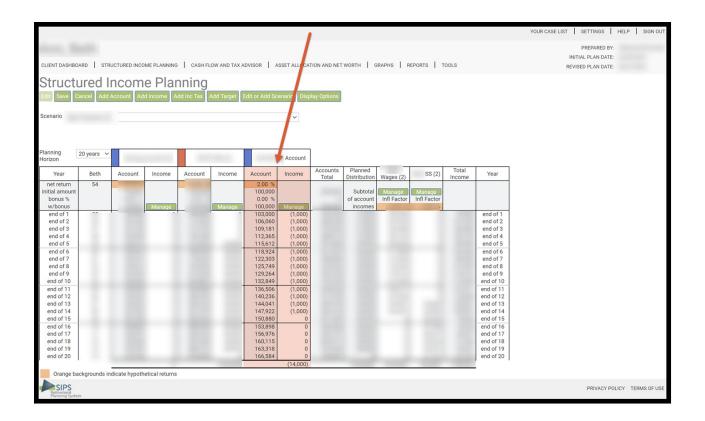
Step 28: Clicking: Once clicking on the Remove year to end of plan button the years should be removed from the Income Data table.

				YOUR C	ASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values			\mathbf{N}			
Account name							
Account name	Account	Structured Income Type		-	Income Data		
Initial account balance	\$100,000	Income Riders Start payout from income rider	ADD INCOME	Year 1	Income fixed	Variable -1,000	*
Hypothetical return	2.0 %		Pick year(s)	2	fixed	-1,000	
Bonus	0.0 %		OR	4	fixed fixed	-1,000 -1,000	
Ontional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	fixed	-1,000	
Optional Account description			OR	6	fixed	-1,000	
Optional account company		 Liquidate account (in so many years) 		7	fixed fixed	-1,000	
Other			Start year for X years	9	fixed	-1,000	
Tax calculation option	Tay Income Distributions (Qualified)	Withdrawals	0	10	fixed	-1,000	
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal		11	fixed	-1,000	
Add money later - deferred account			Pick year(s) to remove	12	fixed	-1,000	
Years deferred	0	Annual percentage withdrawal 0.0 %	0	13	fixed	-1,000	
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15	incu	1,000	
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
Nakievei				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	19			
Account type	~	Make-up total owners RMD from one account		20			
Add an income ridor			Ō	21			
Based on 💿 🛛 age 🔿 C	lient2 's age 🔘 Joint	 Make-up total benef RMD from one account 	0	22			
Select income rider	~	 Make-up income gap based on target income 	0	23			-
Number of months of payout in first y	ear 12.0			0			•
Enter manual payout		Annual Caulage					
		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entered	values WILL N	IOT roll down to follo	wing years whe	en blank1
Retirement Planning System					PRIV	ACY POLICY TE	ERMS OF USE

Step 29: Save: Click on the green button Save underneath the Manage Account subheading.

				YOU	R CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Account	t in the second s						
	iew / Edit Death Benefit View / Edit Actual Values						
Account name Initial alcount balance Hypothenial return Bonus Optional Account description	Account \$100,000 2.0 % 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 fixed fixed fixed fixed fixed fixed fixed	Data Variable -1,000 -1,000 -1,000 -1,000 -1,000 -1,000	*
Optional account company Other		O Elquidate account (in so many years)	Start year for X years	8	fixed	-1,000	
	Tax Income Distributions (Qualified)	Withdrawais 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	0 Pick year(s) to remove Remove year to end of plan Reset all years	10 11 12 13 14 15 16 17 18 19 20	fixed fixed fixed fixed fixed	-1,000 -1,000 -1,000 -1,000 -1,000	
Add an income rider Based on age Clie Select income rider	nt2 's age O Joint	 Make-up total benef RMD from one account Make-up income gap based on target income 		21 22 23 24			÷
Number of months of payout in first year Enter manual payout	12.0		l	4		5	>
Request Additional Rider Remove Inco		Annual Savings	Note that entered	I values WILI	. NOT roll down to	following years whe	n blank1
SIPS Referencest Planning System						PRIVACY POLICY TE	RMS OF USE

Step 30: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made to the account.



Option F: Reset all years:

NOTE: The Reset all years button is the function to remove all the data that is in the Income Data table. It will delete all information that was put into the Income Data table.

Step 31: Reset all years: Click on the green Reset all years button located on the lefthand side of the Income Data table.

				YOUR C	ASE LIST SETT	INGS HELP	SIGN OUT
Manage Accour	ht.						
	View / Edit Death Benefit View / Edit Actual Values						
Save Cancel View / Edit Income	view / Edit Death Benefit View / Edit Actual Values						
Account name	Account	Objective difference Transf			Income Da	ta	
		Structured Income Type	ADD INCOME	Year	Income	Variable	
Initial account balance	\$100,000	Start payout from income rider	ADDINGONIE	1	fixed	-4,500	
Hypothetical return	2.0 %		Pick year(s)	2	fixed	-4,500	
Bonus	0.0 %		OR	3	fixed	-4,500 -4,500	
	0.0	Liquidate or annuitize	(5	fixed	-4,500	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	fixed	-4,500	
Account description		 Liquidate account (in so many years) 	OR	7	fixed	-4,500	
Optional account company			C	8	fixed	-4,500	
Other			Start year for X years	9	fixed	-4,500	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	fixed	-4,500	
	Tax moorne Distributions (Qualmed)	Annual fixed withdrawal		11	fixed	-4,500	
Add money later - deferred account			Pick year(s) to remove	12	fixed	-4,500	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	fixed	-4,500	
		 Required minimum distribution (RMD) 		14	fixed	-4,500	
Asset plan allocation	Sel		Remove year to end of plan	15	fixed	-4,500	
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16	fixed	-4,500	
Nok level				17	fixed	-4,500	
Account owner	~		Reset all years	18	fixed	-4,500	
		Calculated Plan Withdrawals		19	fixed	-4,500	
Account type	~	 Make-up total owners RMD from one account 	4	20	fixed	-4,500	
Add an income rider		 Make-up total benef RMD from one account 		21			
Based on 💿 🔅 age 🔿 C	Client2 's age 🔘 Joint			22			
Select income rider	~	 Make-up income gap based on target income 		23			-
Number of months of payout in first ye	ear 12.0			4			Þ.
Enter manual payout		Annual Caulana					
		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings	1				
Orange backgrounds indicate hy	pothetical returns		Note that entered	d values WILL N	IOT roll down to fol	lowing years whe	n blank1
SIPS					PR	IVACY POLICY TE	RMS OF USE
Retirement Planning System							

			YOUR	CASE LIST SETTINGS	6 HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type			Income Data		
Initial account balance \$100,000	Income Riders	ADD INCOME	Year	Income	Variable	*
	O Start payout from income rider					
Hypothetics return 2.0 %		Pick year(s)				
Bonus 0.0 %	Liquidate or annuitize	OR	4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description	Liquidate account (in so many years)	OR	6			
Optional account company	O Elquidate account (in so many years)		8			
Other		Start year for X years	°			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	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) 	Demonstrate and of allow	14			
Asset plan allocation Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15			
Risk level			17			
Account owner		Reset all years	18			
Assessment home	Calculated Plan Withdrawals		19 20			
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 		22			
Select income rider	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			4		Þ	
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 N	OT roll down to followi	ng years when	blank1
SIPS Patienting System				PRIVAC	Y POLICY TER	MS OF USE

Step 32: Save: Click on the green button Save underneath the Manage Account subheading.

Step 33: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made to the account.

						1	1							YOUR CASE LIST SETTINGS	HELP	SIGN OUT
and the														PREPARED		
									1					INITIAL PLAN D	ATE:	
CLIENT DASHBOA	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	SSET ALLOCA	TION AND NET	WORTH C	RAPHS F	REPORTS	rools		REVISED PLAN D/	ITE:	
Structu	ired Ir	com	e Plar	nina												
				dd Inc Tax	Add Target	Edit or Add S	anario Dis	alay Options								
Edite Sare	incer Maare	Store Stat			kuu raiger	cult of Add S	ellano	Day Options								
Scenario							~									
Planning 1 Horizon	I6 years ∽	-					Account									
	-							Accounts	Planned	r -		Total				
Year		Account	Income	Account	Income	Account	Income	Total	Distribution	Wages (2)	SS (2)	Income	Year			
net return						2.00 %		250.000	Cubtotal							
initial amount bonus %						100,000 0.00 %		250,000	Subtotal of account	Manage Infl Factor	Manage Infl Factor					
w/bonus			Manage		Manage	100,000	Manage	250,000	incomes	IIII Fucto.	init i doto.					
end of 1			-		-	102,000	0						end of 1			
end of 2						104,040	0						end of 2			
end of 3						106,121	0						end of 3			
end of 4						108,243	0						end of 4			
end of 5						110,408	0						end of 5			
end of 6						112,616	0						end of 6			
end of 7						114,869	0						end of 7			
end of 8						117,166	0						end of 8			
end of 9						119,509	0						end of 9			
end of 10						121,899	0						end of 10			
end of 11						124,337	0						end of 11			
end of 12						126,824	0						end of 12			
end of 13						129,361	0						end of 13			
end of 14						131,948	0						end of 14			
end of 15						134,587	0						end of 15			
end of 16						137,278	0						end of 16			
	_		~		(0									
Orange bac	kgrounds ind	icate hypoth	etical returns	87									-			
SIPS														DBINAC	DOLLOY T	ERMS OF USE
Retirement Planning System	,													PRIVAG	PULICE	ERMS OF USE

Step 34: 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 OU
														PREPARED BY: INITIAL PLAN DATE:
CLIENT DASHBO	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	GRAPHS F	REPORTS 1	OOLS		REVISED PLAN DATE:
Struct	ured Ir	ncom	e Plar	nnina										
	Cancel Add A				Add Target	Edit or Add Sc	enario Dis	olay Options						
Scenario							~							
Planning Horizon	16 years ∽				-		Account]						
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
net return						2.00 %								
initial amount bonus %						100,000 0.00 %		250,000	Subtotal of account		Manage Infl Factor			
w/bonus			Manage		Manage	100,000	Manage	250,000	incomes		init dotor			
end of 1						102,000	0						end of 1	
end of 2 end of 3						104,040 106,121	0						end of 2 end of 3	
end of 4						108,243	0						end of 4	
end of 5					-	110,408	0						end of 5	
end of 6						112,616	0						end of 6	
end of 7						114,869	0						end of 7	
end of 8 end of 9						117,166 119,509	0						end of 8 end of 9	
end of 10						121,899	0						end of 10	
end of 11					1	124,337	0						end of 11	
end of 12						126,824	0						end of 12	
end of 13 end of 14						129,361	0						end of 13 end of 14	
end of 14 end of 15						131,948 134,587	0						end of 14 end of 15	
end of 16	ł]	137,278	0	1					end of 16	
Orange ba	_ ackgrounds ind	icate hypoth	etical returns	le l			0							
SIPS Retirement Planning Syste														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: +1-888-449-6917 or support@planscout.com