

Income Data Table within the Manage Account Page

01/12/2026 10:15 am 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 1: Edit: Click on the green edit 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 **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								Subtotal of account incomes	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

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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.

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				

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

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

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: \$100,000

Hypothetical return: 2.0 %

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: Sel

Risk level:

Account owner:

Account type:

Add an income rider: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain): 1.0 % Liquidate account (in so many years)

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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10		
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21		
22		
23		
24		

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

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.

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

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 %**

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 **Sel**

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

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

Income Data

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

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Option A: Pick Years:

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

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 %**

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 **Sel**

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)

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

ADD INCOME

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

Income Data

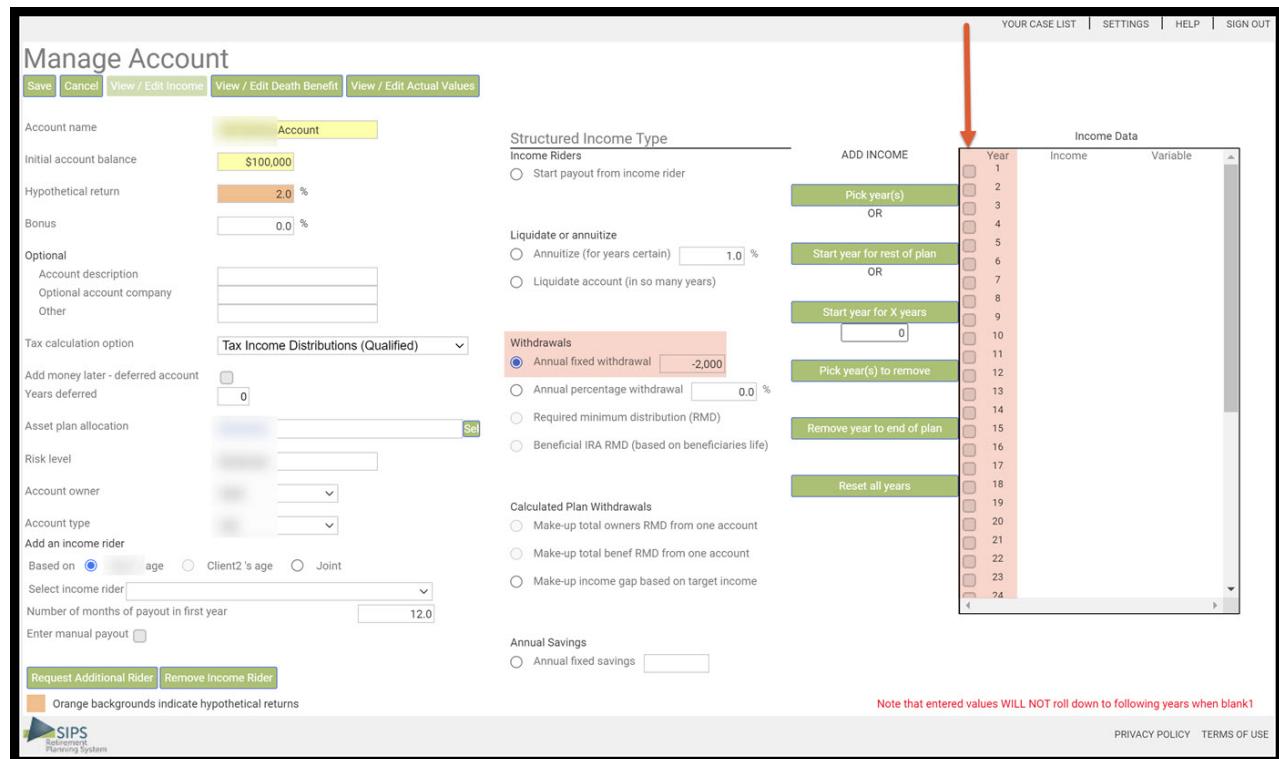
Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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12		
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22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

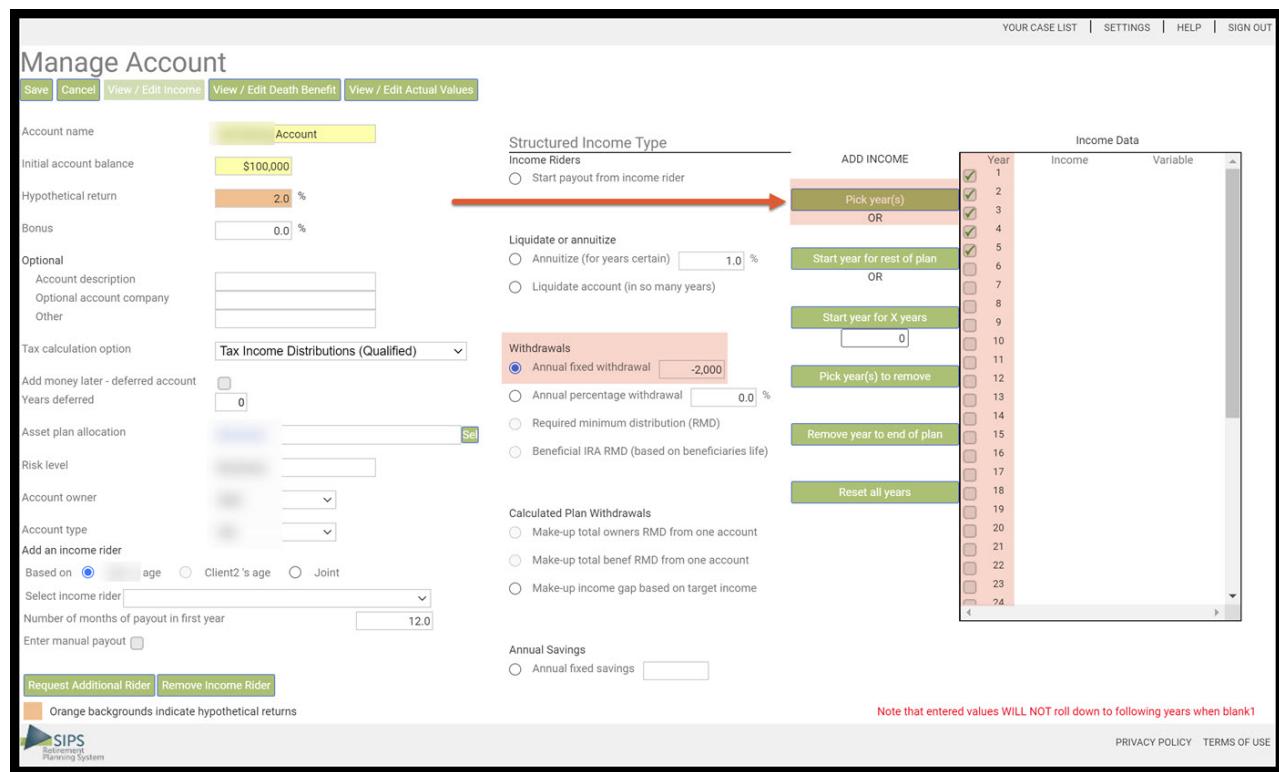
SIPS Retirement Planning System

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



The screenshot shows the 'Manage Account' screen. On the right, there is a 'Structured Income Type' section and an 'Income Data' table. The 'Income Data' table has columns for 'Year', 'Income', and 'Variable'. A red arrow points to the 'Year' column header. The table shows years from 1 to 24, with the first few years having a green background and the rest having a grey background.

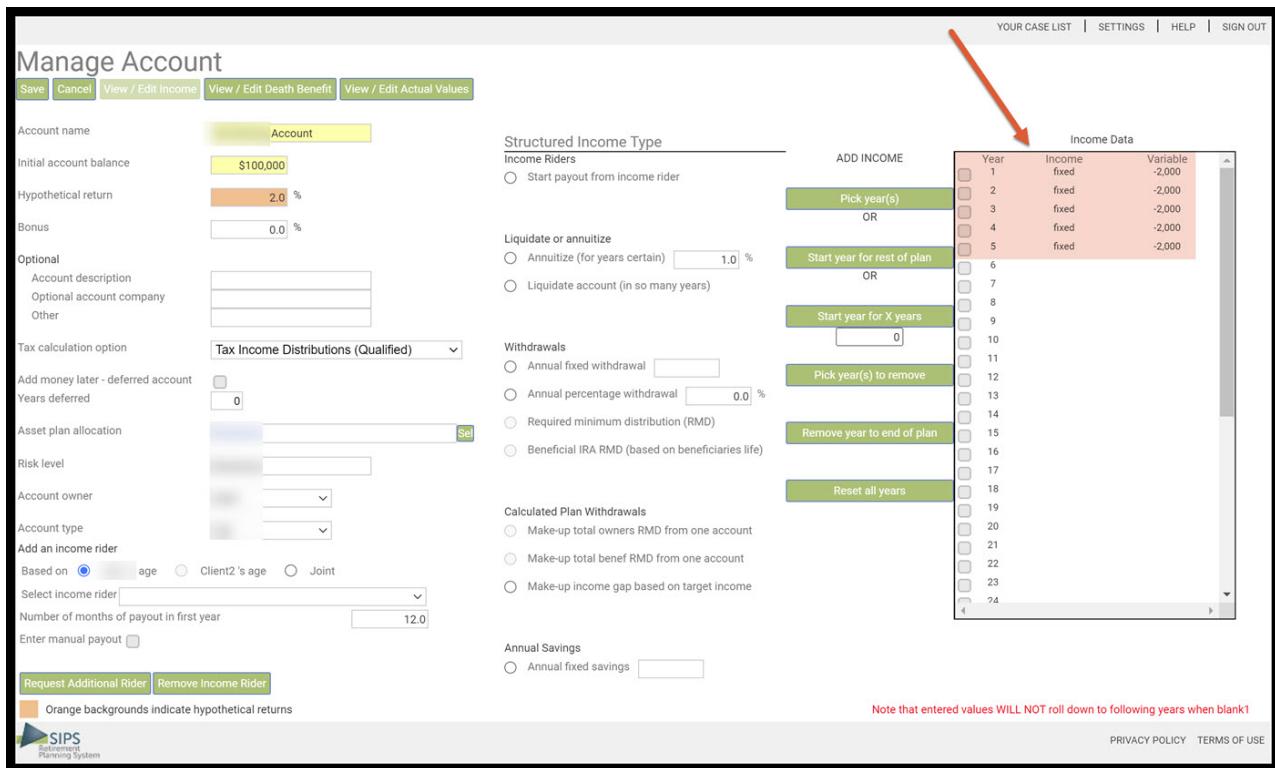
Step 7: Pick Years: Click on the green Pick Years button located at the lefthand side of the Income Data table.



The screenshot shows the 'Manage Account' screen with the 'Income Data' table. The 'Year' column for years 1 through 5 is now highlighted with a green background and has a checkmark in the first column. A red arrow points to the 'Pick year(s)' button in the 'ADD INCOME' section. The 'Income Data' table now shows a green background for the first five years and a grey background for the rest.

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

table.



Manage Account

Structured Income Type

Income Data

Year	Income	Variable
1	fixed	-2,000
2	fixed	-2,000
3	fixed	-2,000
4	fixed	-2,000
5	fixed	-2,000
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
4		

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 Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total 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!

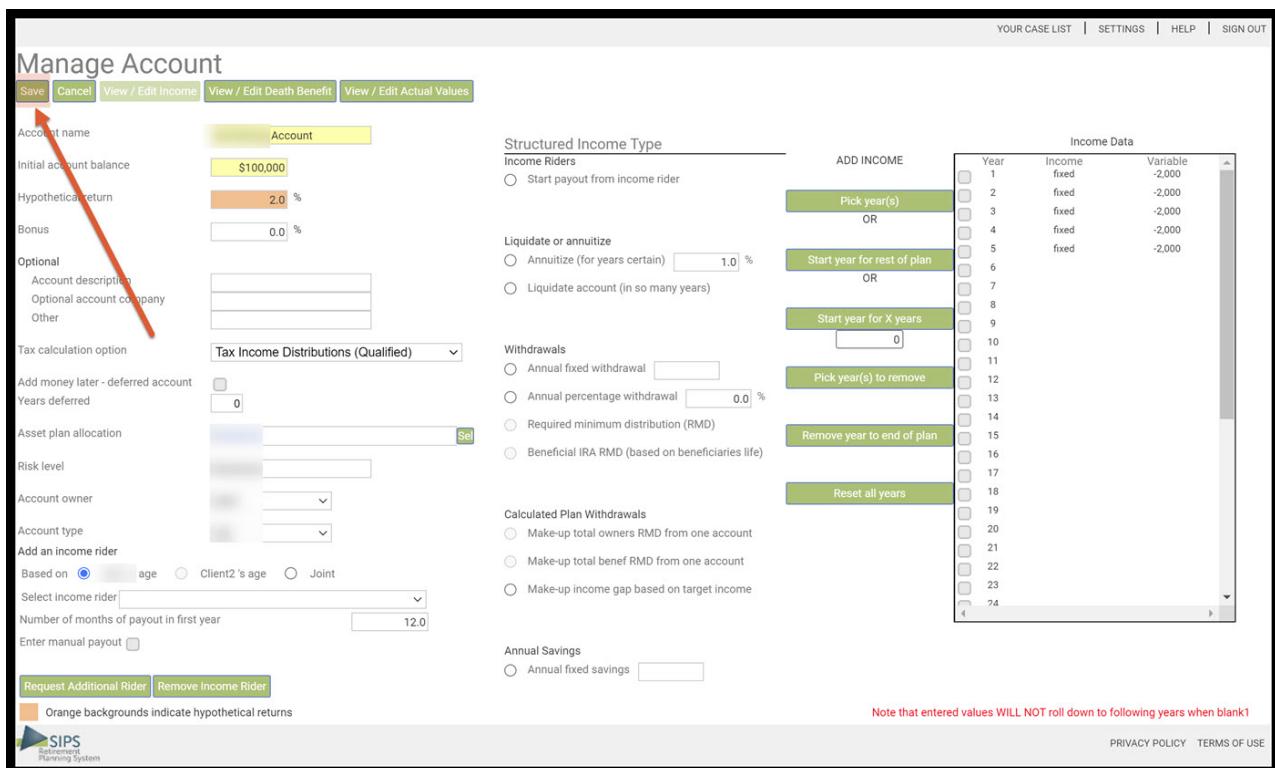
PRIVACY POLICY TERMS OF USE

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

Step 9: Save: Click on the green button Save 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 2.0 %

Bonus 0.0 %

Optional

Account description

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Save

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

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SIPS Retirement Planning Systems

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.

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		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return					2.00 %										
initial amount					100,000	0.00 %									
bonus % w/bonus					100,000	0.00 %									
end of 1					104,000	(2,000)								end of 1	
end of 2					108,080	(2,000)								end of 2	
end of 3					112,242	(2,000)								end of 3	
end of 4					116,486	(2,000)								end of 4	
end of 5					120,816	(2,000)								end of 5	
end of 6					123,232	0								end of 6	
end of 7					125,697	0								end of 7	
end of 8					128,211	0								end of 8	
end of 9					130,775	0								end of 9	
end of 10					133,391	0								end of 10	
end of 11					136,059	0								end of 11	
end of 12					138,780	0								end of 12	
end of 13					141,555	0								end of 13	
end of 14					144,386	0								end of 14	
end of 15					147,274	0								end of 15	
end of 16					150,220	0								end of 16	
						(10,000)									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Option B: Start Years for Rest of Plan:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

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		
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11		
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13		
14		
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16		
17		
18		
19		
20		
21		
22		
23		
24		

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

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional:

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

Tax calculation option:

Add money later - deferred account: Years deferred:

Asset plan allocation:

Risk level:

Account owner:

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:

Enter manual payout:

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS 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.

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 %
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

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many 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 -2,000

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

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 %
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

ADD INCOME

Pick year(s) OR

Start year for rest of plan OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many 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 -2,000

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 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.

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 %
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	<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"/>	
	

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	fixed	-2,000
2	fixed	-2,000
3	fixed	-2,000
4	fixed	-2,000
5	fixed	-2,000
6	fixed	-2,000
7	fixed	-2,000
8	fixed	-2,000
9	fixed	-2,000
10	fixed	-2,000
11	fixed	-2,000
12	fixed	-2,000
13	fixed	-2,000
14	fixed	-2,000
15	fixed	-2,000
16	fixed	-2,000
17	fixed	-2,000
18	fixed	-2,000
19	fixed	-2,000
20	fixed	-2,000
21	fixed	-2,000
22	fixed	-2,000
23	fixed	-2,000
24	fixed	-2,000

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

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 %
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	<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"/>	
	

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	fixed	-2,000
2	fixed	-2,000
3	fixed	-2,000
4	fixed	-2,000
5	fixed	-2,000
6	fixed	-2,000
7	fixed	-2,000
8	fixed	-2,000
9	fixed	-2,000
10	fixed	-2,000
11	fixed	-2,000
12	fixed	-2,000
13	fixed	-2,000
14	fixed	-2,000
15	fixed	-2,000
16	fixed	-2,000
17	fixed	-2,000
18	fixed	-2,000
19	fixed	-2,000
20	fixed	-2,000
21	fixed	-2,000
22	fixed	-2,000
23	fixed	-2,000
24	fixed	-2,000

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 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED B1
INITIAL PLAN DATA
REVISED PLAN DATA

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	Beth	Account		Income		Account		Income		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
		Account	Income	Account	Income	Account	Income									
net return	54					2.00 %				100,000						
initial amount						0.00 %				0.00						
bonus % w/bonus							100,000									
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							112,408	(2,000)						end of 5		
end of 6							116,656	(2,000)						end of 6		
end of 7							120,989	(2,000)						end of 7		
end of 8							125,409	(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							148,870	(2,000)						end of 13		
end of 14							153,847	(2,000)						end of 14		
end of 15							158,924	(2,000)						end of 15		
end of 16							164,103	(2,000)						end of 16		
								(24,000)								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Option C: Start Year for X Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit 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 Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

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

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

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 description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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

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 %
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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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		

Liquidate or annuitize

Annuitize (for years certain) 1.0 % Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -5,000 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 19: Start Year for X Years text box: Within the text box for Start Year for X Years, type in the whole number that you would like to use. 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	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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		

Liquidate or annuitize

Annuitize (for years certain) 1.0 % Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -5,000 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 20: Clicking: After clicking on the Start Year for X Years button the data should be filtered into the Income Data table.

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 %
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

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

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

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	fixed	-5,000
2	fixed	-5,000
3	fixed	-5,000
4	fixed	-5,000
5	fixed	-5,000
6	fixed	-5,000
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 21: Save: Click on the green button Save underneath the Manage Account subheading.

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 %
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

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

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

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	fixed	-5,000
2	fixed	-5,000
3	fixed	-5,000
4	fixed	-5,000
5	fixed	-5,000
6	fixed	-5,000
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 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.

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	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	54					2.00 %							
initial amount						100,000							
bonus % w/bonus						0.00 %							
						100,000							
end of 1						102,000	0					end of 1	
end of 2						109,040	(5,000)					end of 2	
end of 3						116,221	(5,000)					end of 3	
end of 4						123,545	(5,000)					end of 4	
end of 5						131,016	(5,000)					end of 5	
end of 6						138,636	(5,000)					end of 6	
end of 7						141,409	0					end of 7	
end of 8						144,237	0					end of 8	
end of 9						147,122	0					end of 9	
end of 10						150,065	0					end of 10	
end of 11						153,066	0					end of 11	
end of 12						156,127	0					end of 12	
end of 13						159,250	0					end of 13	
end of 14						162,435	0					end of 14	
end of 15						165,683	0					end of 15	
end of 16						168,997	0					end of 16	
							(25,000)						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

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.

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 %**

Optional

Account description

Optional account company

Other

Tax calculation option **Tax Income Distributions (Qualified)**

Add money later - deferred account

Years deferred **0**

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year **12.0**

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

ADD INCOME

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

Withdrawals

Annual fixed withdrawal **0**

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Start year for X years **0**

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 **0**

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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.

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 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	<input type="text" value="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"/>
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	<input type="text"/>
Number of months of payout in first year	<input type="text" value="12.0"/>
Enter manual payout	<input type="checkbox"/>

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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

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

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

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 %
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	<input type="text" value="0"/>
Asset plan allocation	<input type="text"/> See
Risk level	<input type="text"/>
Account owner	<input type="text"/>
Account type	<input type="text"/>
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="text"/>	View Edit
Number of months of payout in first year	<input type="text" value="12.0"/>
Enter manual payout <input type="checkbox"/>	

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

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 total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-3,000
2	fixed	-3,000
3	fixed	-3,000
4	fixed	-3,000
5	fixed	-3,000
6	fixed	-3,000
7	fixed	-3,000
8	fixed	-3,000
9	fixed	-3,000
10	fixed	-3,000
11	fixed	-3,000
12	fixed	-3,000
13	fixed	-3,000
14	fixed	-3,000
15	fixed	-3,000
16	fixed	-3,000
17	fixed	-3,000
18	fixed	-3,000
19	fixed	-3,000
20	fixed	-3,000
21	fixed	-3,000
22	fixed	-3,000
23	fixed	-3,000
24	fixed	-3,000

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

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 %
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	
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	fixed	-3,000
2	fixed	-3,000
3	fixed	-3,000
4	fixed	-3,000
5	fixed	-3,000
6	fixed	-3,000
7	fixed	-3,000
8	fixed	-3,000
9	fixed	-3,000
10	fixed	-3,000
11	fixed	-3,000
12	fixed	-3,000
13	fixed	-3,000
14	fixed	-3,000
15	fixed	-3,000
16	fixed	-3,000
17	fixed	-3,000
18	fixed	-3,000
19	fixed	-3,000
20	fixed	-3,000
21	fixed	-3,000
22	fixed	-3,000
23	fixed	-3,000
24	fixed	-3,000

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 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.

STRUCTURED INCOME PLANNING

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													
<input type="button" value="Edit"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Add Account"/> <input type="button" value="Add Income"/> <input type="button" value="Add Inc Tax"/> <input type="button" value="Add Target"/> <input type="button" value="Edit or Add Scenario"/> <input type="button" value="Display Options"/>													
Scenario	<input type="button" value="16 years"/>												
Planning Horizon	16 years	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
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							PRIVACY POLICY TERMS OF USE						

SIPS Retirement Planning System

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.

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 %
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	Moderate
Risk level	Moderate
Account owner	Beth
Account type	NQ
Add an income rider	<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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-1,000
2	fixed	-1,000
3	fixed	-1,000
4	fixed	-1,000
5	fixed	-1,000
6	fixed	-1,000
7	fixed	-1,000
8	fixed	-1,000
9	fixed	-1,000
10	fixed	-1,000
11	fixed	-1,000
12	fixed	-1,000
13	fixed	-1,000
14	fixed	-1,000
15	fixed	-1,000
16	fixed	-1,000
17	fixed	-1,000
18	fixed	-1,000
19	fixed	-1,000
20	fixed	-1,000
21	fixed	-1,000
22	fixed	-1,000
23	fixed	-1,000
24	fixed	-1,000

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

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 %
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	Moderate
Risk level	Moderate
Account owner	Beth
Account type	NQ
Add an income rider	<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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-1,000
2	fixed	-1,000
3	fixed	-1,000
4	fixed	-1,000
5	fixed	-1,000
6	fixed	-1,000
7	fixed	-1,000
8	fixed	-1,000
9	fixed	-1,000
10	fixed	-1,000
11	fixed	-1,000
12	fixed	-1,000
13	fixed	-1,000
14	fixed	-1,000
15	fixed	-1,000
16	fixed	-1,000
17	fixed	-1,000
18	fixed	-1,000
19	fixed	-1,000
20	fixed	-1,000
21	fixed	-1,000
22	fixed	-1,000
23	fixed	-1,000
24	fixed	-1,000

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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 %
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"/>	
	

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)

ADD INCOME

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

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	fixed	-1,000
2	fixed	-1,000
3	fixed	-1,000
4	fixed	-1,000
5	fixed	-1,000
6	fixed	-1,000
7	fixed	-1,000
8	fixed	-1,000
9	fixed	-1,000
10	fixed	-1,000
11	fixed	-1,000
12	fixed	-1,000
13	fixed	-1,000
14	fixed	-1,000
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY | TERMS OF USE



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

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 %
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"/>	
	

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)

ADD INCOME

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

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	fixed	-1,000
2	fixed	-1,000
3	fixed	-1,000
4	fixed	-1,000
5	fixed	-1,000
6	fixed	-1,000
7	fixed	-1,000
8	fixed	-1,000
9	fixed	-1,000
10	fixed	-1,000
11	fixed	-1,000
12	fixed	-1,000
13	fixed	-1,000
14	fixed	-1,000
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY | TERMS OF USE



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.

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: 20 years

Year	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	54						2.00 %						
initial amount							100,000						
bonus % w/bonus							0.00 %						
							100,000						
end of 1							103,000	(1,000)					end of 1
end of 2							106,060	(1,000)					end of 2
end of 3							109,181	(1,000)					end of 3
end of 4							112,365	(1,000)					end of 4
end of 5							115,612	(1,000)					end of 5
end of 6							118,924	(1,000)					end of 6
end of 7							122,303	(1,000)					end of 7
end of 8							125,749	(1,000)					end of 8
end of 9							129,264	(1,000)					end of 9
end of 10							132,849	(1,000)					end of 10
end of 11							136,506	(1,000)					end of 11
end of 12							140,236	(1,000)					end of 12
end of 13							144,041	(1,000)					end of 13
end of 14							147,922	(1,000)					end of 14
end of 15							150,880	0					end of 15
end of 16							153,898	0					end of 16
end of 17							156,976	0					end of 17
end of 18							160,115	0					end of 18
end of 19							163,318	0					end of 19
end of 20							166,584	0					end of 20
								(14,000)					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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 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: \$100,000

Hypothetical return: 2.0 %

Bonus: 0.0 %

Optional:

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

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Years deferred:

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: Age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders:

- Start payout from income rider
- Liquidate or annuitize
- Annuitize (for years certain): 1.0 %
- Liquidate account (in so many years)

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	fixed	-4,500
2	fixed	-4,500
3	fixed	-4,500
4	fixed	-4,500
5	fixed	-4,500
6	fixed	-4,500
7	fixed	-4,500
8	fixed	-4,500
9	fixed	-4,500
10	fixed	-4,500
11	fixed	-4,500
12	fixed	-4,500
13	fixed	-4,500
14	fixed	-4,500
15	fixed	-4,500
16	fixed	-4,500
17	fixed	-4,500
18	fixed	-4,500
19	fixed	-4,500
20	fixed	-4,500
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 32: Save: Click on the green button Save 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: 2.0 %

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:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- Start payout from income rider

ADD INCOME

Pick year(s) 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		

Liquidate or annuitize

- Annuitize (for years certain): 1.0 %
- Liquidate account (in so many years)

Start year for rest of plan OR

Start year for X years: 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Withdrawals

- Annual fixed withdrawal:
- 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 Systems

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.

STRUCTURED INCOME PLANNING

CLIENT DASHBOARD | 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					2.00 %		250,000	Subtotal of account incomes				
initial amount					100,000		0					
bonus % w/bonus					0.00 %		250,000					
					100,000							
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

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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 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						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						100,000		250,000	Subtotal of account incomes						
bonus % w/bonus						0.00 %		0	Manage Infl Factor	Manage Infl Factor					
						100,000		250,000							
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 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