

# Income Data Table within the Manage Account Page

10/07/2024 12:50 pm EDT

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.

The screenshot displays the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a breadcrumb trail includes 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button highlighted in green and a 'Dynamic Mode' button. A 'Scenario' dropdown menu is visible. Below the scenario menu, a 'Planning Horizon' dropdown is set to '16 years'. The main data table has the following columns: Year, Account, Income, Account, Income, Account, Income, Accounts Total, Planned Distribution, Wages (2), SS (2), Total Income, and Year. The table rows include 'net return', 'initial amount', 'bonus % w/bonus', and 'end of' years from 1 to 16. An orange arrow points to the 'Edit' button. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS logo and 'PRIVACY POLICY TERMS OF USE' are at the bottom.

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: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return												
initial amount												
bonus % w/bonus												
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

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PRIVACY POLICY | TERMS OF USE

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: [REDACTED]

Initial account balance: \$100,000

Hypothetical return: 2.0%

Bonus: 0.0%

Optional:

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider:

Based on:  age  Client2's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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!

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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: 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.

The screenshot shows the 'Manage Account' interface with several sections:

- Account Information:** 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:** Based on age (selected), 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), Withdrawals (Annual fixed withdrawal, Annual percentage withdrawal: 0.0%, Required minimum distribution (RMD), Beneficial IRA RMD), Calculated Plan Withdrawals (Make-up total owners RMD, Make-up total benef RMD, Make-up income gap), Annual Savings (Annual fixed savings).
- ADD INCOME:** Pick year(s), 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:** Table with columns Year, Income, Variable.

Orange backgrounds indicate hypothetical returns. A note at the bottom right states: "Note that entered values WILL NOT roll down to following years when blank1".

Option A: Pick Years:

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

This screenshot is identical to the one above, but the 'Structured Income Type' section is highlighted with an orange background. An orange arrow points to the 'Structured Income Type' header. The 'ADD INCOME' section is also highlighted in orange.

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' interface with various input fields for account details, structured income type, and withdrawals. On the right side, there is an 'Income Data' table with columns for 'Year', 'Income', and 'Variable'. The 'Year' column contains a list of years from 1 to 24. An orange arrow points to the 'Year' column header.

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!

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

The screenshot shows the 'Manage Account' interface. A red arrow points to the 'Pick year(s)' button in the 'ADD INCOME' section. The 'Income Data' table now has checkmarks in the 'Year' column for years 1 through 6.

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!

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	-2,000
<input type="checkbox"/> 2	fixed	-2,000
<input type="checkbox"/> 3	fixed	-2,000
<input type="checkbox"/> 4	fixed	-2,000
<input type="checkbox"/> 5	fixed	-2,000
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

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

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Step 9: 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 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	-2,000
<input type="checkbox"/> 2	fixed	-2,000
<input type="checkbox"/> 3	fixed	-2,000
<input type="checkbox"/> 4	fixed	-2,000
<input type="checkbox"/> 5	fixed	-2,000
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000							
bonus %					0.00 %							
w/bonus					100,000							
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

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PRIVACY POLICY | TERMS OF USE

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

## 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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on:  age  Client's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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

Orange backgrounds indicate hypothetical returns

**Structured Income Type**

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

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.

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 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

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 -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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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10		
11		
12		
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20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS 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 | 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 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

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 -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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY TERMS OF USE

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.

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 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders  
 Start payout from income rider

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

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

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

Annual Savings  
 Annual fixed savings

ADD INCOME

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

Income Data		
Year	Income	Variable
1		
2		
3		
4		
5	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

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.

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 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders  
 Start payout from income rider

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

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

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

Annual Savings  
 Annual fixed savings

ADD INCOME

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

Income Data		
Year	Income	Variable
1		
2		
3		
4		
5	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

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

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

PREPARED BY  
INITIAL PLAN DATE  
REVISED PLAN DATE

## Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inv Tax Add Target Edit or Add Scenario Display Options

Scenario

Planning Horizon 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 %								
initial amount					100,000								
bonus % w/bonus					0.00 %								
end of 1					100,000								end of 1
end of 2					102,000								end of 2
end of 3					104,040								end of 3
end of 4					106,121								end of 4
end of 5					108,243								end of 5
end of 6					112,408	(2,000)							end of 6
end of 7					116,656	(2,000)							end of 7
end of 8					120,989	(2,000)							end of 8
end of 9					125,409	(2,000)							end of 9
end of 10					129,917	(2,000)							end of 10
end of 11					134,516	(2,000)							end of 11
end of 12					139,206	(2,000)							end of 12
end of 13					143,990	(2,000)							end of 13
end of 14					148,870	(2,000)							end of 14
end of 15					153,847	(2,000)							end of 15
end of 16					158,924	(2,000)							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

## 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 Client's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders  
 Start payout from income rider

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

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

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

Annual Savings  
 Annual fixed savings

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

Income Data

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

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

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.

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: 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders

Start payout from income rider

Liquorate 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY TERMS OF USE

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.

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: 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Structured Income Type

Income Riders

Start payout from income rider

Liquorate 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

5

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!

PRIVACY POLICY 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 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 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
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		

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 21: 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 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
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		

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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

## Structured Income Planning

Scenario: [REDACTED]

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

Account name: Account

Initial account balance: \$100,000

Hypothetical return: 2.0 %

Bonus: 0.0 %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
<input checked="" type="checkbox"/> 1	fixed	-3,000
<input checked="" type="checkbox"/> 2	fixed	-3,000
<input checked="" type="checkbox"/> 3	fixed	-3,000
<input checked="" type="checkbox"/> 4	fixed	-3,000
<input checked="" type="checkbox"/> 5	fixed	-3,000
<input type="checkbox"/> 6	fixed	-3,000
<input type="checkbox"/> 7	fixed	-3,000
<input type="checkbox"/> 8	fixed	-3,000
<input type="checkbox"/> 9	fixed	-3,000
<input type="checkbox"/> 10	fixed	-3,000
<input type="checkbox"/> 11	fixed	-3,000
<input type="checkbox"/> 12	fixed	-3,000
<input type="checkbox"/> 13	fixed	-3,000
<input type="checkbox"/> 14	fixed	-3,000
<input type="checkbox"/> 15	fixed	-3,000
<input type="checkbox"/> 16	fixed	-3,000
<input type="checkbox"/> 17	fixed	-3,000
<input type="checkbox"/> 18	fixed	-3,000
<input type="checkbox"/> 19	fixed	-3,000
<input type="checkbox"/> 20	fixed	-3,000
<input type="checkbox"/> 21	fixed	-3,000
<input type="checkbox"/> 22	fixed	-3,000
<input type="checkbox"/> 23	fixed	-3,000
<input type="checkbox"/> 24	fixed	-3,000

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS 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.

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: Sel

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider: Based on age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout: [blurred]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

PRIVACY POLICY TERMS 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 | 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: Sel

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider: Based on age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout: [blurred]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

PRIVACY POLICY TERMS OF USE

Step 24: 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 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: [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

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

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

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

Annual Savings:  Annual fixed savings [ ]

ADD INCOME

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

Year	Income	Variable
1		
2		
3		
4		
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

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

PRIVACY POLICY TERMS 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 OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: [ ]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return		2.00%										
initial amount					100,000			Subtotal of account incomes	Manage	Manage		
bonus % w/bonus		0.00%			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					113,408	(3,000)						end of 5
end of 6					118,676	(3,000)						end of 6
end of 7					124,050	(3,000)						end of 7
end of 8					129,531	(3,000)						end of 8
end of 9					135,121	(3,000)						end of 9
end of 10					140,824	(3,000)						end of 10
end of 11					146,640	(3,000)						end of 11
end of 12					152,573	(3,000)						end of 12
end of 13					158,624	(3,000)						end of 13
end of 14					164,797	(3,000)						end of 14
end of 15					171,093	(3,000)						end of 15
end of 16					177,515	(3,000)						end of 16
						(36,000)						

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

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 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 Moderate

Risk level Moderate

Account owner Beth

Account type NQ

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)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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 blank1

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.

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 Moderate

Risk level Moderate

Account owner Beth

Account type NQ

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)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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 blank1

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.

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

SIPS Retirement Planning System

Step 29: 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 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

SIPS Retirement Planning System

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

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

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: [REDACTED]

Planning Horizon: 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				Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus			Manage	Manage	100,000	Manage							
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: Account

Initial account balance: \$100,000

Hypothetical return: 2.0 %

Bonus: 0.0 %

Optional Account description: [REDACTED]  
Optional account company: [REDACTED]  
Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]  
Years deferred: 0

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider: [REDACTED]

Based on: [REDACTED] age  Client's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
<input type="checkbox"/> 1	fixed	-4,500
<input type="checkbox"/> 2	fixed	-4,500
<input type="checkbox"/> 3	fixed	-4,500
<input type="checkbox"/> 4	fixed	-4,500
<input type="checkbox"/> 5	fixed	-4,500
<input type="checkbox"/> 6	fixed	-4,500
<input type="checkbox"/> 7	fixed	-4,500
<input type="checkbox"/> 8	fixed	-4,500
<input type="checkbox"/> 9	fixed	-4,500
<input type="checkbox"/> 10	fixed	-4,500
<input type="checkbox"/> 11	fixed	-4,500
<input type="checkbox"/> 12	fixed	-4,500
<input type="checkbox"/> 13	fixed	-4,500
<input type="checkbox"/> 14	fixed	-4,500
<input type="checkbox"/> 15	fixed	-4,500
<input type="checkbox"/> 16	fixed	-4,500
<input type="checkbox"/> 17	fixed	-4,500
<input type="checkbox"/> 18	fixed	-4,500
<input type="checkbox"/> 19	fixed	-4,500
<input type="checkbox"/> 20	fixed	-4,500
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

**Manage Account**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

ADD INCOME

Year: 1-24

Income Data

Income Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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**

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: [REDACTED]

INITIAL PLAN DATE: [REDACTED]

REVISED PLAN DATE: [REDACTED]

Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return		2.00 %										
initial amount		100,000					250,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %					0					
end of 1					102,000	0	250,000					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

SIPS Retirement Planning System

PRIVACY POLICY TERMS 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 OUT

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

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## Structured Income Planning

[Edit](#) | [Save](#) | [Cancel](#) | [Add Account](#) | [Add Income](#) | [Add Inc Tax](#) | [Add Target](#) | [Edit or Add Scenario](#) | [Display Options](#)

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return							2.00 %					
initial amount							100,000					
bonus % w/bonus							0.00 %					
end of 1							100,000					end of 1
end of 2							102,000					end of 2
end of 3							104,040					end of 3
end of 4							106,121					end of 4
end of 5							108,243					end of 5
end of 6							110,408					end of 6
end of 7							112,616					end of 7
end of 8							114,869					end of 8
end of 9							117,166					end of 9
end of 10							119,509					end of 10
end of 11							121,899					end of 11
end of 12							124,337					end of 12
end of 13							126,824					end of 13
end of 14							129,361					end of 14
end of 15							131,948					end of 15
end of 16							134,587					end of 16
							137,278					
							0					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com)