

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.

The screenshot displays the 'Structured Income Planning' section of a software interface. At the top, there is a navigation bar with links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a secondary bar 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. Below the heading is a 'Scenario' dropdown menu. A red arrow points to the 'Edit' button. The 'Planning Horizon' is set to '16 years'. The main table has 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' followed by years 1 through 16. A legend at the bottom states: 'Orange backgrounds indicate hypothetical returns'. The SIPS Retirement Planning System logo is in the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' links are in the bottom right.

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

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 withdraw 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												
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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: _____ 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 ☐ 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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

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		
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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: 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 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
1		
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Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

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 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
1		
2		
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Note that entered values WILL NOT roll down to following years when blank!

PRIVACY POLICY TERMS OF USE

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, the 'Income Data' table is visible, showing columns for 'Year', 'Income', and 'Variable'. A red arrow points to the 'Year' column header, indicating the step to select a year.

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

PRIVACY POLICY TERMS OF USE

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' interface with various input fields for account details, structured income type, and withdrawals. On the right, the 'Income Data' table is visible. A red arrow points to the 'Pick year(s)' button in the 'ADD INCOME' section, indicating the step to pick 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:

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

PRIVACY POLICY TERMS OF USE

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

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

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

PRIVACY POLICY

TERMS OF USE

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

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

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

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

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					2.00 %							
initial amount					100,000	0.00 %						
bonus %					100,000	Manage		Subtotal of account incomes	Manage	Manage		
w/bonus					100,000	Manage						
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

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: _____

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

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

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		
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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

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 %

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](#)

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

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

PRIVACY POLICY | TERMS OF USE

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

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 %

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](#)

[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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22		
23		
24		

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

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: **See**

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		
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 blank1

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: **See**

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		
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 blank1

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 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 %						0.00 %							
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

Manage Account

[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 Tax Income Distributions (Qualified)

Add money later - deferred account ☐

Years deferred

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on ☒ age ☐ Client2's age ☐ Joint

Select income rider

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

Note that entered values WILL NOT roll down to following years when blank 1

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		
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24		

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

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 -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		
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18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

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

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 -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		
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9		
10		
11		
12		
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21		
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23		
24		

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

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: 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

Income Data

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		
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19		
20		
21		
22		
23		
24		

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

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: 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

Income Data

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		
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18		
19		
20		
21		
22		
23		
24		

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

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

[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	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								end of 1
end of 2					109,040								end of 2
end of 3					116,221								end of 3
end of 4					123,545								end of 4
end of 5					131,016								end of 5
end of 6					138,636								end of 6
end of 7					141,409								end of 7
end of 8					144,237								end of 8
end of 9					147,122								end of 9
end of 10					150,065								end of 10
end of 11					153,066								end of 11
end of 12					156,127								end of 12
end of 13					159,250								end of 13
end of 14					162,435								end of 14
end of 15					165,683								end of 15
end of 16					168,997								end of 16

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

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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

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

0

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 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

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
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 blank1

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

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
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 blank1

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:

Initial account balance:

Hypothetical return:

Bonus:

Optional:
 Account description:
 Optional account company:
 Other:

Tax calculation option: [Set](#)

Add money later - deferred account
 Years deferred:

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:

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

Structured Income Planning

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

Scenario:

Planning Horizon:

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		102,000										end of 1
end of 2		104,040										end of 2
end of 3		106,121										end of 3
end of 4		108,243										end of 4
end of 5		113,408										end of 5
end of 6		118,676										end of 6
end of 7		124,050										end of 7
end of 8		129,531										end of 8
end of 9		135,121										end of 9
end of 10		140,824										end of 10
end of 11		146,640										end of 11
end of 12		152,573										end of 12
end of 13		158,624										end of 13
end of 14		164,797										end of 14
end of 15		171,093										end of 15
end of 16		177,515										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

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 blank1

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | 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

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 blank1

PRIVACY POLICY TERMS OF USE

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

YOUR 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

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 blank1

PRIVACY POLICY TERMS OF USE

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: [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

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 blank1

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

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: 20 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 %					0.00 %								
w/bonus					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:

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:

Based on: ☒ age ☐ Client's age ☐ Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout: ☐

Request Additional Rider 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)

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	-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		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

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: 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: [dropdown] Sel

Risk level: [dropdown]

Account owner: [dropdown]

Account type: [dropdown]

Add an income rider:

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider: [dropdown]

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
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 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

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

Scenario: [dropdown]

Planning Horizon: 16 years

Year	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					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

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:
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	250,000					
bonus %						0.00 %	0	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
w/bonus		Manage		Manage		100,000	250,000					
end of 1						102,000						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

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