

# Annual Percentage Withdrawal Function

01/12/2026 10:36 am EST

On the structured income planning page, you have the ability to show deposits or withdrawals from the accounts on the structured income plan. There are multiple ways to do these functions. Below is a step-by-step guide for depositing and/or withdrawing monetary amounts through the annual percentage withdrawal function.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

Edit Dynamic Mode

Scenario:

Planning Horizon: 16 years

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

Orange backgrounds indicate hypothetical returns

 SIPS  
Structured Income Planning System

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return								Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	
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		
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end of 9										end of 9		
end of 10										end of 10		
end of 11										end of 11		
end of 12										end of 12		
end of 13										end of 13		
end of 14										end of 14		
end of 15										end of 15		
end of 16										end of 16		

Orange backgrounds indicate hypothetical returns

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Step 3: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the annual percentage withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: <input type="text"/>	Initial account balance: <input type="text"/> \$100,000	Structured Income Type: <input type="radio"/> Start payout from income rider	ADD INCOME: <input type="button" value="Pick year(s)"/> OR <input type="button" value="Start year for rest of plan"/>	Income Data: <table border="1"> <tr><td>Year</td><td>1</td><td>Income</td><td>Variable</td></tr> <tr><td></td><td>2</td><td></td><td></td></tr> <tr><td></td><td>3</td><td></td><td></td></tr> <tr><td></td><td>4</td><td></td><td></td></tr> <tr><td></td><td>5</td><td></td><td></td></tr> <tr><td></td><td>6</td><td></td><td></td></tr> <tr><td></td><td>7</td><td></td><td></td></tr> <tr><td></td><td>8</td><td></td><td></td></tr> <tr><td></td><td>9</td><td></td><td></td></tr> <tr><td></td><td>10</td><td></td><td></td></tr> <tr><td></td><td>11</td><td></td><td></td></tr> <tr><td></td><td>12</td><td></td><td></td></tr> <tr><td></td><td>13</td><td></td><td></td></tr> <tr><td></td><td>14</td><td></td><td></td></tr> <tr><td></td><td>15</td><td></td><td></td></tr> <tr><td></td><td>16</td><td></td><td></td></tr> <tr><td></td><td>17</td><td></td><td></td></tr> <tr><td></td><td>18</td><td></td><td></td></tr> <tr><td></td><td>19</td><td></td><td></td></tr> <tr><td></td><td>20</td><td></td><td></td></tr> <tr><td></td><td>21</td><td></td><td></td></tr> <tr><td></td><td>22</td><td></td><td></td></tr> <tr><td></td><td>23</td><td></td><td></td></tr> <tr><td></td><td>24</td><td></td><td></td></tr> </table>	Year	1	Income	Variable		2				3				4				5				6				7				8				9				10				11				12				13				14				15				16				17				18				19				20				21				22				23				24		
Year	1	Income	Variable																																																																																																	
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Optional: <input type="checkbox"/> Account description	Hypothetical return: <input type="text"/> 2.0 %	Income Riders: <input type="radio"/> Annuitize (for years certain) <input type="text"/> 1.0 %	Start year for X years: <input type="text"/> 0																																																																																																	
Optional account company: <input type="text"/>	Bonus: <input type="text"/> 0.0 %	Income Riders: <input type="radio"/> Liquidate account (in so many years)	Pick year(s) to remove: <input type="button"/>																																																																																																	
Other: <input type="text"/>	Tax calculation option: <input type="radio"/> Tax Income Distributions (Qualified)	Withdrawals: <input type="radio"/> Annual fixed withdrawal: <input type="text"/>	Remove year to end of plan: <input type="button"/>																																																																																																	
Add money later - deferred account: <input type="checkbox"/>	Years deferred: <input type="text"/> 0	<input type="radio"/> Annual percentage withdrawal: <input type="text"/> 0.0 %	Reset all years: <input type="button"/>																																																																																																	
Asset plan allocation: <input type="text"/>	Risk level: <input type="text"/>	<input type="radio"/> Required minimum distribution (RMD)	Calculated Plan Withdrawals: <input type="radio"/> Make-up total owners RMD from one account																																																																																																	
Account owner: <input type="text"/>	Account type: <input type="text"/>	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	<input type="radio"/> Make-up total benefit RMD from one account																																																																																																	
Add an income rider: <input type="checkbox"/>	Based on: <input type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	<input type="radio"/> Make-up income gap based on target income	<input type="radio"/> Make-up income gap based on target income																																																																																																	
Request Additional Rider   Remove Income Rider	Select income rider: <input type="text"/>	Annual Savings: <input type="radio"/> Annual fixed savings: <input type="text"/>	Note that entered values WILL NOT roll down to following years when blank!																																																																																																	
Orange backgrounds indicate hypothetical returns	Number of months of payout in first year: <input type="text"/> 12.0	Enter manual payout: <input type="checkbox"/>	PRIVACY POLICY   TERMS OF USE																																																																																																	

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Step 4: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

**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 %	
<b>Optional</b>		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account		
Years deferred	0	
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<b>Structured Income Type</b>		
Income Riders		
<input type="radio"/> Start payout from income rider		
<input type="radio"/> Annuitize (for years certain) 1.0 %		
<input type="radio"/> Liquidate account (in so many years)		
Withdrawals		
<input type="radio"/> Annual fixed withdrawal		
<input checked="" type="radio"/> Annual percentage withdrawal -0.5 %		
<input type="radio"/> Required minimum distribution (RMD)		
<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)		
ADD INCOME		
Pick year(s)		
OR		
Start year for rest of plan		
OR		
Start year for X years 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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Annual Savings

Annual fixed savings

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

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### Option A: Pick Years:

Step 5: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to start with.

**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 %	
<b>Optional</b>		
Account description		
Optional account company		
Other		
Tax calculation option	Tax Income Distributions (Qualified)	
Add money later - deferred account		
Years deferred	0	
Asset plan allocation		
Risk level		
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
<b>Structured Income Type</b>		
Income Riders		
<input type="radio"/> Start payout from income rider		
<input type="radio"/> Annuitize (for years certain) 1.0 %		
<input type="radio"/> Liquidate account (in so many years)		
Withdrawals		
<input type="radio"/> Annual fixed withdrawal		
<input checked="" type="radio"/> Annual percentage withdrawal -0.5 %		
<input type="radio"/> Required minimum distribution (RMD)		
<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)		
ADD INCOME		
Pick year(s)		
OR		
Start year for rest of plan		
OR		
Start year for X years 0		
Pick year(s) to remove		
Remove year to end of plan		
Reset all years		
Income Data		
Year	Income	Variable
1	<input checked="" type="checkbox"/>	
2	<input checked="" type="checkbox"/>	
3	<input checked="" type="checkbox"/>	
4	<input checked="" type="checkbox"/>	
5	<input checked="" type="checkbox"/>	
6		
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23		
24		

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

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

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		
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23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -0.5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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Step 7: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

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

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	percent	-0.5
2	percent	-0.5
3	percent	-0.5
4	percent	-0.5
5	percent	-0.5
6		
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24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain)  %

Liquidate account (in so many years)

ADD INCOME

OR  OR

Income Data

Year	Income	Variable
1	percent	-0.5
2	percent	-0.5
3	percent	-0.5
4	percent	-0.5
5	percent	-0.5
6		
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23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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Step 9: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

YOUR CASE LIST SETTINGS HELP SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario

Planning Horizon 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000							
bonus % w/bonus					0.00 %							
end of 1					102,500	(500)						end of 1
end of 2					105,062	(512)						end of 2
end of 3					107,689	(525)						end of 3
end of 4					110,381	(538)						end of 4
end of 5					113,141	(552)						end of 5
end of 6					115,404	0						end of 6
end of 7					117,712	0						end of 7
end of 8					120,066	0						end of 8
end of 9					122,467	0						end of 9
end of 10					124,917	0						end of 10
end of 11					127,415	0						end of 11
end of 12					129,963	0						end of 12
end of 13					132,562	0						end of 13
end of 14					135,214	0						end of 14
end of 15					137,918	0						end of 15
end of 16					140,676	0						end of 16
						(2,628)						

Orange backgrounds indicate hypothetical returns

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Option B: Start Years for the Rest of the Plan:

Step 10: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

Manage Account

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

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -8.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR  OR

Income Data

Year	Income	Variable
1		
2		
3		
4		
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23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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Step 11: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

Manage Account

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

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -8.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR  OR

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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10		
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20		
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22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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Step 12: Start Year for rest of plan: Click on the green button Start Year for Rest of Plan.

Manage Account

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

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	<input type="checkbox"/> Sel
Risk level	<input type="checkbox"/>
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  1.0 %

Liquidate account (in so many years)

ADD INCOME

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  -8.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

Step 13: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

Manage Account

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

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	<input type="checkbox"/> Sel
Risk level	<input type="checkbox"/>
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  1.0 %

Liquidate account (in so many years)

ADD INCOME

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	percent	-8.0
6	percent	-8.0
7	percent	-8.0
8	percent	-8.0
9	percent	-8.0
10	percent	-8.0
11	percent	-8.0
12	percent	-8.0
13	percent	-8.0
14	percent	-8.0
15	percent	-8.0
16	percent	-8.0
17	percent	-8.0
18	percent	-8.0
19	percent	-8.0
20	percent	-8.0
21	percent	-8.0
22	percent	-8.0
23	percent	-8.0
24	percent	-8.0

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

Step 14: Save: Once done click on the green Save button underneath the Manage Account subheading.

Manage Account

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

Account name	IRA
Initial account balance	\$100,000
Hypothetical return	6.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	<input type="checkbox"/>
Risk level	<input type="checkbox"/>
Account owner	<input type="checkbox"/>
Account type	<input type="checkbox"/>
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="checkbox"/>
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

[ADD INCOME](#)

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

OR

Liquidate or annuitize

Annuitize (for years certain)  1.0 %

[Start year for rest of plan](#)

OR

Liquidate account (in so many years)

[Start year for X years](#)

0

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

[Remove year to end of plan](#)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

[Reset all years](#)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Income Data

Year	Income	Variable
1		-8.0
2		-8.0
3		-8.0
4		-8.0
5	percent	-8.0
6	percent	-8.0
7	percent	-8.0
8	percent	-8.0
9	percent	-8.0
10	percent	-8.0
11	percent	-8.0
12	percent	-8.0
13	percent	-8.0
14	percent	-8.0
15	percent	-8.0
16	percent	-8.0
17	percent	-8.0
18	percent	-8.0
19	percent	-8.0
20	percent	-8.0
21	percent	-8.0
22	percent	-8.0
23	percent	-8.0
24	percent	-8.0

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 15: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

STRUCTURED INCOME PLANNING

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NETWORTH | 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		6.00 %	100,000	0.00 %	100,000	0		Subtotal of account incomes	<a href="#">Manage</a>	<a href="#">Manage</a>		
initial amount								Infl Factor		Infl Factor		
bonus % w/bonus												
end of 1		106,000	0									end of 1
end of 2		112,360	0									end of 2
end of 3		119,102	0									end of 3
end of 4		126,248	0									end of 4
end of 5		143,922	(10,100)									end of 5
end of 6		164,071	(11,514)									end of 6
end of 7		187,041	(13,126)									end of 7
end of 8		213,227	(14,963)									end of 8
end of 9		243,079	(17,058)									end of 9
end of 10		277,110	(19,446)									end of 10
end of 11		315,905	(22,169)									end of 11
end of 12		360,132	(25,272)									end of 12
end of 13		410,551	(28,911)									end of 13
end of 14		468,028	(32,844)									end of 14
end of 15		533,552	(37,942)									end of 15
end of 16		608,249	(42,684)									end of 16

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Option C: Start Years for X Years:

Step 16: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -3.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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 17: Year: In the Income data table select which year you would like to start the monetary addition.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -3.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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 18: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount to be distributed.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Annuitize (for years certain)  %

Liquidate account (in so many years)

Start year for rest of plan

Income Data

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

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for rest of plan

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Planning System

Step 19: Start Years for X Years: Click on the green button Start Years for X Years.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Annuitize (for years certain)  %

Liquidate account (in so many years)

Start year for rest of plan

Start year for X years

Income Data

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

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for rest of plan

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Planning System

Step 20: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan OR

Liquidate account (in so many years)

Start year for X years 0

Withdrawals

Annual fixed withdrawal

Pick year(s) to remove

Annual percentage withdrawal 0.0 %

Remove year to end of plan

Required minimum distribution (RMD)

Reset all years

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Income Data

Year	Income	Variable
1	5 percent	-3.0
2	6 percent	-3.0
3	7 percent	-3.0
4	8 percent	-3.0
5	9 percent	-3.0
6	10 percent	-3.0
7	11 percent	-3.0
8	12 percent	-3.0
9	13 percent	-3.0
10	14 percent	-3.0
11	15 percent	-3.0
12	16 percent	-3.0
13	17 percent	-3.0
14	18 percent	-3.0
15	19 percent	-3.0
16	20 percent	-3.0
17	21 percent	-3.0
18	22 percent	-3.0
19	23 percent	-3.0
20	24 percent	-3.0
21		
22		
23		
24		

Annual Savings

Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE



Step 21: Save: Once done click on the green Save button underneath the Manage Account subheading.

Manage Account

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

Account name	Account
Initial account balance	\$100,000
Hypothetical return	2.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan OR

Liquidate account (in so many years)

Start year for X years 0

Withdrawals

Annual fixed withdrawal

Pick year(s) to remove

Annual percentage withdrawal 0.0 %

Remove year to end of plan

Required minimum distribution (RMD)

Reset all years

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Income Data

Year	Income	Variable
1	5 percent	-3.0
2	6 percent	-3.0
3	7 percent	-3.0
4	8 percent	-3.0
5	9 percent	-3.0
6	10 percent	-3.0
7	11 percent	-3.0
8	12 percent	-3.0
9	13 percent	-3.0
10	14 percent	-3.0
11	15 percent	-3.0
12	16 percent	-3.0
13	17 percent	-3.0
14	18 percent	-3.0
15	19 percent	-3.0
16	20 percent	-3.0
17	21 percent	-3.0
18	22 percent	-3.0
19	23 percent	-3.0
20	24 percent	-3.0
21		
22		
23		
24		

Annual Savings

Annual fixed savings

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

PRIVACY POLICY | TERMS OF USE



Step 22: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Year	Account		Income		Account		Income		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Total Income	Year
	net return	initial amount	Account	Income	Account	Income	Subtotal of account incomes	Manage			Infl Factor	Manage	Infl Factor	SS (2)		
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	113,655	(3,247)													end of 5	
end of 6	119,338	(3,410)													end of 6	
end of 7	125,305	(3,580)													end of 7	
end of 8	131,570	(3,759)													end of 8	
end of 9	138,149	(3,947)													end of 9	
end of 10	145,056	(4,144)													end of 10	
end of 11	152,309	(4,352)													end of 11	
end of 12	159,924	(4,569)													end of 12	
end of 13	167,921	(4,798)													end of 13	
end of 14	176,317	(5,038)													end of 14	
end of 15	179,843	0													end of 15	
end of 16	183,440	0													end of 16	
															(40,844)	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 23: Saving the Structured Income Planning scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Year	Account		Income		Account		Income		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Total Income	Year
	net return	initial amount	Account	Income	Account	Income	Subtotal of account incomes	Manage			Infl Factor	Manage	Infl Factor	SS (2)		
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	113,655	(3,247)													end of 5	
end of 6	119,338	(3,410)													end of 6	
end of 7	125,305	(3,580)													end of 7	
end of 8	131,570	(3,759)													end of 8	
end of 9	138,149	(3,947)													end of 9	
end of 10	145,056	(4,144)													end of 10	
end of 11	152,309	(4,352)													end of 11	
end of 12	159,924	(4,569)													end of 12	
end of 13	167,921	(4,798)													end of 13	
end of 14	176,317	(5,038)													end of 14	
end of 15	179,843	0													end of 15	
end of 16	183,440	0													end of 16	
															(40,844)	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 24: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

Edit Dynamic Mode

Scenario:

Planning Horizon: 16 years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 25: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## 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

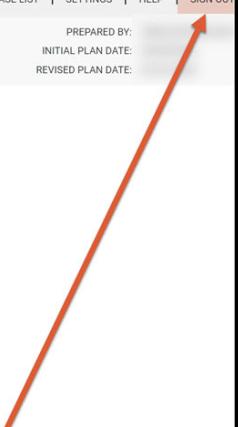
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %			Subtotal of account incomes				
initial amount					100,000							
bonus %					0.00 %							
w/bonds					100,000							
end of 1					102,000	0						end of 1
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					113,655	(3,247)						end of 5
end of 6					119,338	(3,410)						end of 6
end of 7					125,305	(3,580)						end of 7
end of 8					131,570	(3,759)						end of 8
end of 9					138,149	(3,947)						end of 9
end of 10					145,056	(4,144)						end of 10
end of 11					152,309	(4,352)						end of 11
end of 12					159,924	(4,569)						end of 12
end of 13					167,921	(4,798)						end of 13
end of 14					176,317	(5,038)						end of 14
end of 15					179,843	0						end of 15
end of 16					183,440	0						end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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Step 26: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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

PREPARED BY:  
 INITIAL PLAN DATE:  
 REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario:

Planning Horizon		16 years						Account		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
Year		Account	Income	Account	Income	Account	Income									
net return						2.00 %										
initial amount						100,000										
bonus %						0.00 %										
w/bonus						100,000										
		<a href="#">Manage</a>														
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						113,655	(3,247)								end of 5	
end of 6						119,338	(3,410)								end of 6	
end of 7						125,305	(3,580)								end of 7	
end of 8						131,570	(3,759)								end of 8	
end of 9						138,149	(3,947)								end of 9	
end of 10						145,056	(4,144)								end of 10	
end of 11						152,309	(4,352)								end of 11	
end of 12						159,924	(4,569)								end of 12	
end of 13						167,921	(4,798)								end of 13	
end of 14						176,317	(5,038)								end of 14	
end of 15						179,843	0								end of 15	
end of 16						183,440	0								end of 16	
						(40,844)										

Orange backgrounds indicate hypothetical returns

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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: [support@planscout.com](mailto:support@planscout.com).