

Annual Fixed Savings

11/04/2024 1:37 pm 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 fixed savings function.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the navigation, the page title 'Structured Income Planning' is displayed, followed by 'Edit' and 'Dynamic Mode' buttons. A 'Scenario' dropdown menu is visible. The 'Planning Horizon' is set to '16 years'. A table displays financial data for 16 years, with columns for 'Year', 'Beth', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (2)', 'SS (2)', 'Total Income', and 'Year'. The table includes rows for 'net return', 'initial amount', 'bonus % w/ bonus', and 'end of' years 1 through 16. An orange arrow points to the 'Edit' button. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS logo and 'PRIVACY POLICY TERMS OF USE' are at the bottom.

| Year | Beth | 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 |
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| end of 13 | | | | | | | | | | | | | end of 13 |
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| 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 Income column for whichever account you would like to deposit/withdrawal from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Scenario: [REDACTED]

Planning Horizon: 16 years

| Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (2) | SS (2) | Total Income | Year |
|-----------------|---------|--------|---------|--------|---------|--------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| net return | | | | | | | | | | | | |
| initial amount | | | | | | | | Subtotal of account incomes | Manage Infl Factor | Manage Infl Factor | | |
| bonus % w/bonus | | Manage | | Manage | | Manage | | | | | | |
| end of 1 | | | | | | | | | | | | end of 1 |
| end of 2 | | | | | | | | | | | | end of 2 |
| end of 3 | | | | | | | | | | | | end of 3 |
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| 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: Annual Savings: Click on the Annual Fixed Savings radio button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: [REDACTED] %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: [REDACTED]

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: [REDACTED]

Enter manual payout:

Request Additional Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) [REDACTED] %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal [REDACTED] %

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

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
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Annual Savings

Annual fixed savings [REDACTED]

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 4: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (\$).

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 [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 Number of months of payout in first year: 12.0
 Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

ADD INCOME

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

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
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Annual Savings
 Annual fixed savings 7500

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

PRIVACY POLICY TERMS OF USE

Option A: Pick Years:

Step 5: Income Data: In the Income Data box click on the numerical year(s) that you would like to have the withdrawal/deposit happen.

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 [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 Number of months of payout in first year: 12.0
 Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

ADD INCOME

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

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
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Annual Savings
 Annual fixed savings 7500

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

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: [blurred]

Initial account balance: [blurred]

Hypothetical return: [blurred] %

Bonus: [blurred] %

Optional

Account description: [blurred]

Optional account company: [blurred]

Other: [blurred]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [blurred]

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout:

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 [blurred]

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 7500

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

PRIVACY POLICY TERMS OF USE

Step 7: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 2nd Saving Account

Initial account balance: [blurred]

Hypothetical return: [blurred] %

Bonus: [blurred] %

Optional

Account description: [blurred]

Optional account company: [blurred]

Other: [blurred]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [blurred]

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout:

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 [blurred]

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 [blurred]

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 | savings | 7500 |
| 4 | savings | 7500 |
| 5 | savings | 7500 |
| 6 | savings | 7500 |
| 7 | savings | 7500 |
| 8 | savings | 7500 |
| 9 | savings | 7500 |
| 10 | savings | 7500 |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 8: Save: Once done click on the green Save button 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: 2nd Saving Account

Initial account balance: [blurred]

Hypothetical return: [blurred] %

Bonus: [blurred] %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [checkbox]

Years deferred: 0

Asset plan allocation: [blurred]

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

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

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal [blurred] 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 [blurred]

ADD INCOME

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

| Year | Income | Variable |
|------|---------|----------|
| 1 | | |
| 2 | | |
| 3 | savings | 7500 |
| 4 | savings | 7500 |
| 5 | savings | 7500 |
| 6 | savings | 7500 |
| 7 | savings | 7500 |
| 8 | savings | 7500 |
| 9 | savings | 7500 |
| 10 | savings | 7500 |
| 11 | | |
| 12 | | |
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| 24 | | |

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

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

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

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

Structured Income Planning

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

Scenario: [blurred]

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 % w/bonus | | | | | 100,000 | Manage | | | | | | |
| end of 1 | | | | | 102,000 | 0 | | | | | | end of 1 |
| end of 2 | | | | | 104,040 | 0 | | | | | | end of 2 |
| end of 3 | | | | | 113,621 | (7,500) | | | | | | end of 3 |
| end of 4 | | | | | 123,393 | (7,500) | | | | | | end of 4 |
| end of 5 | | | | | 133,361 | (7,500) | | | | | | end of 5 |
| end of 6 | | | | | 143,528 | (7,500) | | | | | | end of 6 |
| end of 7 | | | | | 153,899 | (7,500) | | | | | | end of 7 |
| end of 8 | | | | | 164,477 | (7,500) | | | | | | end of 8 |
| end of 9 | | | | | 175,266 | (7,500) | | | | | | end of 9 |
| end of 10 | | | | | 186,272 | (7,500) | | | | | | end of 10 |
| end of 11 | | | | | 189,997 | 0 | | | | | | end of 11 |
| end of 12 | | | | | 193,797 | 0 | | | | | | end of 12 |
| end of 13 | | | | | 197,673 | 0 | | | | | | end of 13 |
| end of 14 | | | | | 201,626 | 0 | | | | | | end of 14 |
| end of 15 | | | | | 205,659 | 0 | | | | | | end of 15 |
| end of 16 | | | | | 209,772 | 0 | | | | | | end of 16 |
| | | | | | | | | | | | | (60,000) |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

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

Step 10: Annual Savings: Click on the Annual Fixed Savings radio button.

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

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

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

ADD INCOME

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

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
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Annual Savings
 Annual fixed savings [Redacted]

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

SIPS Retirement Planning System | PRIVACY POLICY | TERMS OF USE

Step 11: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (\$).

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

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

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

ADD INCOME

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

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
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Annual Savings
 Annual fixed savings 3,000

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

SIPS Retirement Planning System | PRIVACY POLICY | TERMS OF USE

Step 12: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 3,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

PRIVACY POLICY TERMS OF USE

Step 13: Start Year for rest of plan: Click on the green button Start Year for Rest of Plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 3,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

PRIVACY POLICY TERMS OF USE

Step 14: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 15: Save: Once done click on the green Save button 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning System

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Scenario: [REDACTED]

Planning Horizon: 16 years

| Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (2) | SS (2) | Total Income | Year |
|-----------------|---------|--------|---------|--------|---------|----------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| net return | | | | | 2.00 % | | | | | | | |
| initial amount | | | | | 100,000 | | | Subtotal of account incomes | Manage Infl Factor | Manage Infl Factor | | |
| bonus % w/bonus | | Manage | | Manage | 100,000 | Manage | | | | | | |
| end of 1 | | | | | 102,000 | 0 | | | | | | end of 1 |
| end of 2 | | | | | 104,040 | 0 | | | | | | end of 2 |
| end of 3 | | | | | 109,121 | (3,000) | | | | | | end of 3 |
| end of 4 | | | | | 114,303 | (3,000) | | | | | | end of 4 |
| end of 5 | | | | | 119,589 | (3,000) | | | | | | end of 5 |
| end of 6 | | | | | 124,981 | (3,000) | | | | | | end of 6 |
| end of 7 | | | | | 130,481 | (3,000) | | | | | | end of 7 |
| end of 8 | | | | | 136,090 | (3,000) | | | | | | end of 8 |
| end of 9 | | | | | 141,812 | (3,000) | | | | | | end of 9 |
| end of 10 | | | | | 147,648 | (3,000) | | | | | | end of 10 |
| end of 11 | | | | | 153,601 | (3,000) | | | | | | end of 11 |
| end of 12 | | | | | 159,673 | (3,000) | | | | | | end of 12 |
| end of 13 | | | | | 165,867 | (3,000) | | | | | | end of 13 |
| end of 14 | | | | | 172,184 | (3,000) | | | | | | end of 14 |
| end of 15 | | | | | 178,628 | (3,000) | | | | | | end of 15 |
| end of 16 | | | | | 185,200 | (3,000) | | | | | | end of 16 |
| | | | | | | (42,000) | | | | | | |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

Step 17: Annual Savings: Click on the Annual Fixed Savings radio button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: [REDACTED] %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: [REDACTED]

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: [REDACTED] 12.0

Enter manual payout

Request Additional Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) [REDACTED] 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal [REDACTED] 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

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Annual Savings

Annual fixed savings [REDACTED]

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 18: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (\$).

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Annual Savings

Annual fixed savings -5000

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 19: Year: In the Income data table select which year you would like to start the monetary addition.

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Annual Savings

Annual fixed savings -5000

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 20: 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.

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 [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account [Redacted]

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -5000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY TERMS OF USE

Step 21: Start Years for X Years: Click on the green button Start Years for X Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account [Redacted]

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -5000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |
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| 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 22: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

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 [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 Number of months of payout in first year: 12.0
 Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

Annual Savings
 Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [Redacted]
 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 | savings | -5000 |
| 6 | savings | -5000 |
| 7 | savings | -5000 |
| 8 | savings | -5000 |
| 9 | savings | -5000 |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | |
| 18 | | |
| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

PRIVACY POLICY TERMS OF USE

Step 23: Save: Once done click on the green Save button 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 [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 Number of months of payout in first year: 12.0
 Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

Annual Savings
 Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [Redacted]
 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 | savings | -5000 |
| 6 | savings | -5000 |
| 7 | savings | -5000 |
| 8 | savings | -5000 |
| 9 | savings | -5000 |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | |
| 18 | | |
| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

PRIVACY POLICY TERMS OF USE

Step 24: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

| Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (2) | SS (2) | Total Income | Year |
|----------------|---------|--------|---------|--------|---------|--------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| net return | | | | | 2.00 % | | | | | | | |
| initial amount | | | | | 100,000 | | | Subtotal of account incomes | Manage Infl Factor | Manage Infl Factor | | |
| bonus % | | | | | 0.00 % | | | | | | | |
| w/bonus | | Manage | | Manage | 100,000 | Manage | | | | | | |
| 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 | | | | | 105,408 | 5,000 | | | | | | end of 5 |
| end of 6 | | | | | 102,516 | 5,000 | | | | | | end of 6 |
| end of 7 | | | | | 99,567 | 5,000 | | | | | | end of 7 |
| end of 8 | | | | | 96,558 | 5,000 | | | | | | end of 8 |
| end of 9 | | | | | 93,489 | 5,000 | | | | | | end of 9 |
| end of 10 | | | | | 95,359 | 0 | | | | | | end of 10 |
| end of 11 | | | | | 97,266 | 0 | | | | | | end of 11 |
| end of 12 | | | | | 99,211 | 0 | | | | | | end of 12 |
| end of 13 | | | | | 101,196 | 0 | | | | | | end of 13 |
| end of 14 | | | | | 103,219 | 0 | | | | | | end of 14 |
| end of 15 | | | | | 105,284 | 0 | | | | | | end of 15 |
| end of 16 | | | | | 107,390 | 0 | | | | | | end of 16 |
| | | | | | | | 25,000 | | | | | |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 25: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

| Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (2) | SS (2) | Total Income | Year |
|----------------|---------|--------|---------|--------|---------|--------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| net return | | | | | 2.00 % | | | | | | | |
| initial amount | | | | | 100,000 | | | Subtotal of account incomes | Manage Infl Factor | Manage Infl Factor | | |
| bonus % | | | | | 0.00 % | | | | | | | |
| w/bonus | | Manage | | Manage | 100,000 | Manage | | | | | | |
| 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 | | | | | 105,408 | 5,000 | | | | | | end of 5 |
| end of 6 | | | | | 102,516 | 5,000 | | | | | | end of 6 |
| end of 7 | | | | | 99,567 | 5,000 | | | | | | end of 7 |
| end of 8 | | | | | 96,558 | 5,000 | | | | | | end of 8 |
| end of 9 | | | | | 93,489 | 5,000 | | | | | | end of 9 |
| end of 10 | | | | | 95,359 | 0 | | | | | | end of 10 |
| end of 11 | | | | | 97,266 | 0 | | | | | | end of 11 |
| end of 12 | | | | | 99,211 | 0 | | | | | | end of 12 |
| end of 13 | | | | | 101,196 | 0 | | | | | | end of 13 |
| end of 14 | | | | | 103,219 | 0 | | | | | | end of 14 |
| end of 15 | | | | | 105,284 | 0 | | | | | | end of 15 |
| end of 16 | | | | | 107,390 | 0 | | | | | | end of 16 |
| | | | | | | | 25,000 | | | | | |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 26: 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

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

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

Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

| Year | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (2) | SS (2) | Total Income | Year |
|----------------|---------|--------|---------|--------|---------|--------|----------------|----------------------|-----------|--------|--------------|-----------|
| net return | | | | | | | | | | | | |
| 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 Systems

PRIVACY POLICY | TERMS OF USE

Step 27: 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

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

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 | | | | | | | | | | | | | |
| 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 Systems

PRIVACY POLICY | TERMS OF USE

Step 28: 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 Dynamic Mode

Scenario: [dropdown]

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 |

Subtotal of account incomes

Infl Factor

Infl Factor

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: +1-888-449-6917 or support@planscout.com.