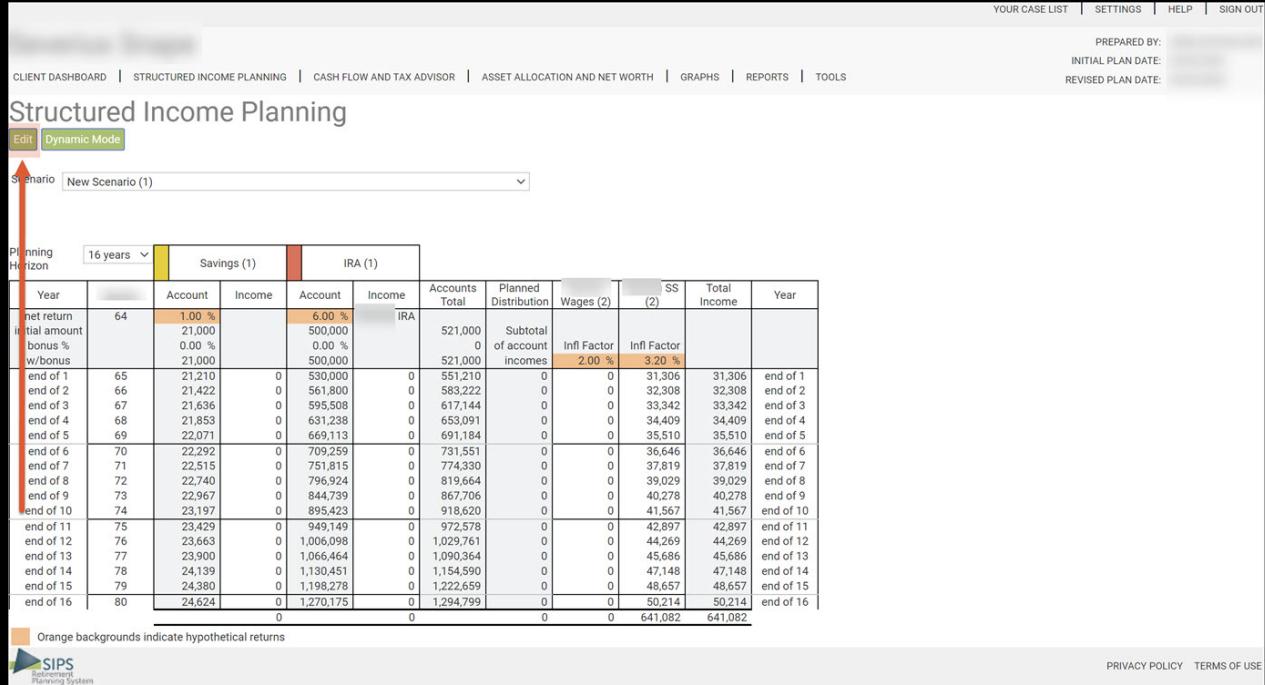


# Entering a Life Insurance Policy and an Annual Premium

01/12/2026 10:37 am EST

One of the unique and powerful tools of using SIPS is that you can enter in insurance policies into the structured income plan. Below is a step-by-step guideline to enter in an insurance policy.

Step 1: Edit: Click on the green edit button underneath the structured income planning subheading title.



The screenshot shows the SIPS software interface. At the top, there is a navigation bar with links to 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right side of the top bar, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the top bar, there is a sub-header 'STRUCTURED INCOME PLANNING' with two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Underneath this, there is a dropdown menu labeled 'Scenario' with the option 'New Scenario (1)'. The main content area is a table titled 'Planning Horizon' with a '16 years' dropdown. The table has two sections: 'Savings (1)' and 'IRA (1)'. The 'Savings (1)' section shows a single row for a 64-year-old individual with an initial amount of \$21,000, a 1.00% net return, and a 6.00% bonus. The 'IRA (1)' section shows a 16-year timeline from age 64 to 80, with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (2)', 'SS (2)', 'Total Income', and 'Year'. The table uses orange backgrounds for certain cells to indicate hypothetical returns. At the bottom of the table, there is a note: 'Orange backgrounds indicate hypothetical returns.' The SIPS logo is in the bottom left corner, and 'PRIVACY POLICY' and 'TERMS OF USE' links are in the bottom right corner.

Step 2: Add Account: Click on the green add account 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 | New Scenario (1)

Planning Horizon 16 years

		Savings (1)		IRA (1)							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	64	1.00 %	21,000	6.00 %	500,000	521,000	Subtotal 0 of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	31,306	31,306
initial amount		0.00 %	21,000	0.00 %	500,000	521,000				32,308	32,308
w/bonus			21,000		500,000					33,342	33,342
end of 1	65	21,210	0	530,000	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	1,294,799	0	0	50,214	50,214	end of 16
				0	0	0	0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit 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

Initial account balance

Hypothetical return

Bonus

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on  age  Client2's age  Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

Step 4: Account Name: Type in the account name.

Manage Account

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

Account name	Death Benefit	Death Benefit Data
Initial account balance	Death Benefit Claim Year	Year Cash Surrender Income Benefit
Hypothetical return	0	1
Bonus	Claim Options	2
Optional	<input type="radio"/> Show a lump sum death benefit	3
Account description	<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	4
Optional account company	<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	5
Other	<input type="radio"/> Add an annuity Death Benefit Rider	6
Tax calculation option	Add a death benefit rider	7
Add money later - deferred account	Select death benefit rider	8
Years deferred	Request Additional Rider Remove Death Benefit	9
Asset plan allocation		10
Risk level		11
Account owner		12
Account type		13
Add an income rider		14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		15
Select income rider		16
Number of months of payout in first year		17
Enter manual payout <input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		19
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		20
		21
		22
		23
<input type="button" value="Select"/> <input type="button" value="Upload Death Benefit Spreadsheet"/> <input type="button" value="Clear"/>		

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

PRIVACY POLICY TERMS OF USE



Step 5: Show a Lump Sum Death Benefit: Click on the radio button for the show a lump sum death benefit.

Manage Account

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

Account name	Death Benefit	Death Benefit Data
Initial account balance	Death Benefit Claim Year	Year Cash Surrender Income Benefit
Hypothetical return	0	1
Bonus	Claim Options	2
Optional	<input checked="" type="radio"/> Show a lump sum death benefit	3
Account description	<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	4
Optional account company	<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	5
Other	<input type="radio"/> Add an annuity Death Benefit Rider	6
Tax calculation option	Add a death benefit rider	7
Add money later - deferred account	Select death benefit rider	8
Years deferred	Request Additional Rider Remove Death Benefit	9
Asset plan allocation		10
Risk level		11
Account owner		12
Account type		13
Add an income rider		14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		15
Select income rider		16
Number of months of payout in first year		17
Enter manual payout <input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		19
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		20
		21
		22
		23
<input type="button" value="Select"/> <input type="button" value="Upload Death Benefit Spreadsheet"/> <input type="button" value="Clear"/>		

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

PRIVACY POLICY TERMS OF USE



Step 6: Text Box: Type in the monetary amount.

Manage Account

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

Account name	Life Insurance Policy	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	0.0 %	Claim Options	Income
Bonus	0.0 %	<input checked="" type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Remove Death Benefit"/>
Years deferred	0		
Asset plan allocation	none		
Risk level	n/a		
Account owner			
Account type	NQ		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		PRIVACY POLICY   TERMS OF USE	
			

Step 7: Save: 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	Life Insurance Policy	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	0.0 %	Claim Options	Income
Bonus	0.0 %	<input checked="" type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Remove Death Benefit"/>
Years deferred	0		
Asset plan allocation	none		
Risk level	n/a		
Account owner			
Account type	NQ		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		PRIVACY POLICY   TERMS OF USE	
			

Step 8: Structured Income Plan: A new column should appear in the structured income plan.

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: New Scenario (1)

Planning Horizon: 16 years

Planning Horizon		Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income						
net return	64	1.00 %	6.00 %	IRA	0.00 %								
initial amount		21,000	500,000		0			521,000					
bonus %		0.00 %	0.00 %		0.00 %			0	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
w/bonus		21,000	500,000		0			521,000		2.00 %	3.20 %		
end of 1	65	21,210	0	530,000	0	0	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,294,799	0	0	50,214	50,214	end of 16
		0	0	0	0	0	0	0	0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 9: Display Options: Click on the green display options subheading underneath the Structured Income Planning heading.

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: New Scenario (1)

Planning Horizon: 16 years

Planning Horizon		Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income						
net return	64	1.00 %	6.00 %	IRA	0.00 %								
initial amount		21,000	500,000		0			521,000					
bonus %		0.00 %	0.00 %		0.00 %			0	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
w/bonus		21,000	500,000		0			521,000		2.00 %	3.20 %		
end of 1	65	21,210	0	530,000	0	0	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,294,799	0	0	50,214	50,214	end of 16
		0	0	0	0	0	0	0	0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 10: Column Display Options: Click on the green View Death Benefit Button in the Column Display Options table.

Column Display Options [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Life Insurance Policy	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan. You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups. Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

Accounts

Title	Color
Group 1 Accounts	<input checked="" type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Incomes

Title	Color
Group 1 Incomes	<input checked="" type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 11: Structured Income Plan: A new column should appear under the Life Insurance column displaying the premium.

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: New Scenario (1)

Planning Horizon: 16 years

Year		Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	64	1.00 %	6.00 %	IRA	0.00 %	0.00 %	0.00 %	521,000	521,000	Subtotal of account incomes	2.00 %	3.20 %		
initial amount		21,000	500,000		0	0	0	583,222	583,222		0	0	31,306	31,306
bonus % w/bonus		0.00 %	0.00 %		0.00 %	0	0	819,664	819,664		0	0	32,308	32,308
21,000		500,000	500,000		0	0	0	617,144	617,144		0	0	33,342	33,342
end of 1	65	21,210	0	530,000	0	0	0	653,091	653,091		0	0	34,409	34,409
end of 2	66	21,422	0	561,800	0	0	0	691,184	691,184		0	0	35,510	35,510
end of 3	67	21,636	0	595,508	0	0	0	731,551	731,551		0	0	36,646	36,646
end of 4	68	21,853	0	631,238	0	0	0	774,330	774,330		0	0	37,819	37,819
end of 5	69	22,071	0	669,113	0	0	0	819,664	819,664		0	0	39,029	39,029
end of 6	70	22,292	0	709,259	0	0	0	867,706	867,706		0	0	40,278	40,278
end of 7	71	22,515	0	751,815	0	0	0	918,620	918,620		0	0	41,567	41,567
end of 8	72	22,740	0	796,924	0	0	0	972,578	972,578		0	0	42,897	42,897
end of 9	73	22,967	0	844,739	0	0	0	1,029,761	1,029,761		0	0	44,269	44,269
end of 10	74	23,197	0	895,423	0	0	0	1,090,364	1,090,364		0	0	45,686	45,686
end of 11	75	23,429	0	949,149	0	0	0	1,154,590	1,154,590		0	0	47,148	47,148
end of 12	76	23,663	0	1,006,098	0	0	0	1,222,659	1,222,659		0	0	48,657	48,657
end of 13	77	23,900	0	1,066,464	0	0	0	1,294,799	1,294,799		0	0	50,214	50,214
end of 14	78	24,139	0	1,130,451	0	0	0				0	0		
end of 15	79	24,380	0	1,198,278	0	0	0				0	0		
end of 16	80	24,624	0	1,270,175	0	0	0				0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 12: Add Income: Click on the green Add Income button underneath the Structured Income Planning Title.

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 | New Scenario (1)

Planning Horizon 16 years

		Savings (1)		IRA (1)		Life Insurance Policy									
Year		Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	64	1.00 %		6.00 %		0.00 %		0.00 %	521,000	521,000					
initial amount		21,000		500,000		0.00 %		0.00 %	0	0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0.00 %	0	0					
		21,000		500,000		0		0	521,000	521,000					
end of 1	65	21,210	0	530,000	0	0	0	1,000,000	551,210	1,551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	1,000,000	583,222	1,583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	1,000,000	617,144	1,617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	1,000,000	653,091	1,653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	1,000,000	691,184	1,691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	1,000,000	731,551	1,731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	1,000,000	774,330	1,774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	1,000,000	819,664	1,819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	1,000,000	867,706	1,867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	1,000,000	918,620	1,918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	1,000,000	972,578	1,972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	50,214	end of 16
				0		0	0	0			0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

### Step 13: Other Income Name: Type in a name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate 0.0 %

Number of months of income in first year 120.0

Income description

Delay the income start until age

Age to begin income 0 Client 1 age Client 2 age

Tax calculation option Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year 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 roll down to following years when blank

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

### Step 14: First Year Income: Type in the monetary amount, for a withdrawal the numeric number starts with a minus sign.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save | Cancel

Other income name	Life insurance premium	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	ADD ADJUSTMENT
First year income	<input type="text" value="10000"/>	Pick year(s)
Inflation rate	0.0 %	Pick year(s) to remove
Number of months of income in first year	12.0	Reset all years
Income description		
Delay the income start until age	<input type="checkbox"/>	Year
Age to begin income	0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age	1
Tax calculation option	Not Taxable	2
		3
		4
		5
		6
		7
		8
		9
		10
		11
		12
		13
		14
		15
		16
		17
		18
		19
		20
		21
		22
		23
		24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

PRIVACY POLICY | TERMS OF USE



Step 15: Save: Click on green save button underneath the Manage Income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save | Cancel

Other income name	Life Insurance premium	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	ADD ADJUSTMENT
First year income	<input type="text" value="-10000"/>	Pick year(s)
Inflation rate	0.0 %	Pick year(s) to remove
Number of months of income in first year	12.0	Reset all years
Income description		
Delay the income start until age	<input type="checkbox"/>	Year
Age to begin income	0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age	1
Tax calculation option	Not Taxable	2
		3
		4
		5
		6
		7
		8
		9
		10
		11
		12
		13
		14
		15
		16
		17
		18
		19
		20
		21
		22
		23
		24

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 16: Structured Income Plan: A new column of income should appear in the structured income plan.

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: New Scenario (1)

Planning Horizon: 16 years

Planning Horizon		Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
Year		Account	Income	Account	Income	Account	Income									Death Benefit
net return	64	1.00 %	6.00 %	RA	0.00 %			0.00 %	521,000	521,000	1,521,000	2.00 %	3.20 %	0.00 %		
initial amount		21,000	500,000	0	0	0.00 %	0.00 %	0.00 %	0	0	0					
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0	0					
w/bonus		21,000	500,000	0	0	0	0	0	0	0	0					
end of 1	65	21,210	0	530,000	0	0	0	1,000,000	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	1,000,000	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	1,000,000	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	1,000,000	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	1,000,000	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	1,000,000	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	1,000,000	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	1,000,000	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	1,000,000	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	1,000,000	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	1,000,000	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 17: 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: New Scenario (1)

Planning Horizon: 16 years

Planning Horizon		Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
Year		Account	Income	Account	Income	Account	Income									Death Benefit
net return	64	1.00 %	6.00 %	RA	0.00 %			0.00 %	521,000	521,000	1,521,000	2.00 %	3.20 %	0.00 %		
initial amount		21,000	500,000	0	0	0.00 %	0.00 %	0.00 %	0	0	0					
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0	0					
w/bonus		21,000	500,000	0	0	0	0	0	0	0	0					
end of 1	65	21,210	0	530,000	0	0	0	1,000,000	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	1,000,000	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	1,000,000	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	1,000,000	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	1,000,000	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	1,000,000	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	1,000,000	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	1,000,000	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	1,000,000	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	1,000,000	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	1,000,000	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 18: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

## Structured Income Planning

Edit | Dynamic Mode

Scenario | New Scenario (1)

Planning Horizon | 16 years | Savings (1) | IRA (1) | Life Insurance Policy

Year	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
net return	64	1.00 %		6.00 %	IRA	0.00 %		521,000	521,000							
initial amount		21,000		500,000		0			0							
bonus %		0.00 %		0.00 %		0.00 %			0							
w/bonus		21,000		500,000		0			1,000,000							
end of 1	65	21,210	0	530,000	0	0	0	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1	
end of 2	66	21,422	0	561,800	0	0	0	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2	
end of 3	67	21,636	0	595,508	0	0	0	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3	
end of 4	68	21,853	0	631,238	0	0	0	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4	
end of 5	69	22,071	0	669,113	0	0	0	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5	
end of 6	70	22,292	0	709,259	0	0	0	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6	
end of 7	71	22,515	0	751,815	0	0	0	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7	
end of 8	72	22,740	0	796,924	0	0	0	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8	
end of 9	73	22,967	0	844,739	0	0	0	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9	
end of 10	74	23,197	0	895,423	0	0	0	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10	
end of 11	75	23,429	0	949,149	0	0	0	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11	
end of 12	76	23,663	0	1,006,098	0	0	0	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12	
end of 13	77	23,900	0	1,066,464	0	0	0	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13	
end of 14	78	24,139	0	1,130,451	0	0	0	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14	
end of 15	79	24,380	0	1,198,278	0	0	0	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15	
end of 16	80	24,624	0	1,270,175	0	0	0	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16	
		0	0	0				0	0		0	0	641,082	(160,000)	481,082	

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 18: 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:

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 | New Scenario (1)

Planning Horizon | 1 years | Savings (1) | IRA (1) | Life Insurance Policy

Year	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
net return	64	1.00 %		6.00 %	IRA	0.00 %		521,000	521,000							
initial amount		21,000		500,000		0			0							
bonus %		0.00 %		0.00 %		0.00 %			0							
w/bonus		21,000		500,000		0			1,000,000							
end of 1	65	21,210	0	530,000	0	0	0	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1	
end of 2	66	21,422	0	561,800	0	0	0	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2	
end of 3	67	21,636	0	595,508	0	0	0	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3	
end of 4	68	21,853	0	631,238	0	0	0	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4	
end of 5	69	22,071	0	669,113	0	0	0	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5	
end of 6	70	22,292	0	709,259	0	0	0	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6	
end of 7	71	22,515	0	751,815	0	0	0	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7	
end of 8	72	22,740	0	796,924	0	0	0	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8	
end of 9	73	22,967	0	844,739	0	0	0	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9	
end of 10	74	23,197	0	895,423	0	0	0	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10	
end of 11	75	23,429	0	949,149	0	0	0	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11	
end of 12	76	23,663	0	1,006,098	0	0	0	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12	
end of 13	77	23,900	0	1,066,464	0	0	0	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13	
end of 14	78	24,139	0	1,130,451	0	0	0	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14	
end of 15	79	24,380	0	1,198,278	0	0	0	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15	
end of 16	80	24,624	0	1,270,175	0	0	0	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16	
		0	0	0				0	0		0	0	641,082	(160,000)	481,082	

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 19: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen. (wrong image, need the one where the green buttons are only 2)

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 | New Scenario (1)

Planning Horizon: 16 years | Savings (1) | IRA (1) | Life Insurance Policy

Year	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year
net return	64	1.00 %	6.00 %	IRA	0.00 %	0.00 %	0.00 %	521,000	521,000	Subtotal of account incomes	Manage	Manage	Manage		
initial amount		21,000	500,000		0	0.00 %	0.00 %	0	0	Infl Factor	Infl Factor	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %	0.00 %		0.00 %	0	0.00 %	0	1,521,000	3.20 %	0.00 %				
end of 1	65	21,210	0	530,000	0	0	0	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	0	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	0	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	0	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	0	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	0	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	0	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	0	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	0	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	0	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	0	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	0	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	0	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	0	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	0	1,222,650	2,222,650	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	0	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16
			0	0	0	0	0			0	0	641,082	(160,000)	481,082	

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).