

Adding an Annuity with a Pre-Existing Income Rider

01/12/2026 10:37 am EST

Within the structured income plan you can add annuities that are already in existence with an income rider. Below are the step-by-step guidelines for adding an annuity with a pre-existing income rider.

Step 1: Edit: Click on the green edit button underneath the structured income planning subheading 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 Dynamic Mode

Scenario Adding An Annuity Pre existing Income Rider

Planning Horizon 16 years

		Accounts				Incomes					
		IRA (2)		Savings (2)							
Year	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (3)	SS (3)	Total Income	Year
Initial return	64	6.00 %	IRA	1.00 %	521,000						
Initial amount		500,000		21,000	521,000						
Initial bonus %		0.00 %		0.00 %	0						
Initial w/bonus		500,000		21,000	521,000	521,000					
							Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 3.20 %		
2024	65	530,000	0	21,210	551,210	551,210	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	583,222	583,222	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	617,144	617,144	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	653,091	653,091	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	691,184	691,184	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	731,551	731,551	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	774,330	774,330	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	819,664	819,664	0	0	39,029	39,029	2031
2032	73	844,739	0	22,967	867,706	867,706	0	0	40,278	40,278	2032
2033	74	895,423	0	23,197	918,620	918,620	0	0	41,567	41,567	2033
2034	75	949,149	0	23,429	972,578	972,578	0	0	42,897	42,897	2034
2035	76	1,006,098	0	23,663	1,029,761	1,029,761	0	0	44,269	44,269	2035
2036	77	1,066,464	0	23,900	1,090,364	1,090,364	0	0	45,686	45,686	2036
2037	78	1,130,451	0	24,139	1,154,590	1,154,590	0	0	47,148	47,148	2037
2038	79	1,198,278	0	24,380	1,222,659	1,222,659	0	0	48,657	48,657	2038
2039	80	1,270,175	0	24,624	1,294,799	1,294,799	0	0	50,214	50,214	2039
			0		0		0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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 Income Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Adding An Annuity Pre existing Income Rider

Planning Horizon: 16 years

		Accounts				Incomes						
		IRA (2)		Savings (2)								
Year		Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (3)	SS (3)	Total Income	Year
net return	64	6.00 %	IRA	1.00 %		521,000						
initial amount		500,000	21,000			521,000						
bonus % w/bonus		0.00 %	0.00 %									
		500,000	21,000									
2024	65	530,000	0	21,210	0	551,210	551,210	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	583,222	583,222	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	617,144	617,144	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	653,091	653,091	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	691,184	691,184	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	731,551	731,551	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	774,330	774,330	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	819,664	819,664	0	0	39,029	39,029	2031
2032	73	844,739	0	22,967	0	867,706	867,706	0	0	40,278	40,278	2032
2033	74	895,423	0	23,197	0	918,620	918,620	0	0	41,567	41,567	2033
2034	75	949,149	0	23,429	0	972,578	972,578	0	0	42,897	42,897	2034
2035	76	1,006,098	0	23,663	0	1,029,761	1,029,761	0	0	44,269	44,269	2035
2036	77	1,066,464	0	23,900	0	1,090,364	1,090,364	0	0	45,686	45,686	2036
2037	78	1,130,451	0	24,139	0	1,154,590	1,154,590	0	0	47,148	47,148	2037
2038	79	1,198,278	0	24,380	0	1,222,659	1,222,659	0	0	48,657	48,657	2038
2039	80	1,270,175	0	24,624	0	1,294,799	1,294,799	0	0	50,214	50,214	2039
			0		0			0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: Account Name: Type in the account name.

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: [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

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

Select income rider:

Number of months of payout in first year:

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 4: Initial Account Balance: Type in the monetary amount for the annuity.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name

Annuity

Initial account balance

Hypothetical return

0.0 %

Bonus

0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option

Tax Income Distributions (Qualified)

Add money later - deferred account

☐

Years deferred

0

Asset plan allocation

none

Risk level

Account owner

Account type

NQ

Add an income rider

Based on

☒ age
 ☐ Client2's age
 ☐ Joint

Select income rider

Number of months of payout in first year

12.0

Enter manual payout

☐

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account
 ☐ Make-up total benef RMD from one account
 ☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Request Additional Rider

Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 5: Hypothetical Return: Type in the monetary number for the hypothetical return.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name

Annuity

Initial account balance

200000

Hypothetical return

0.0 %

Bonus

0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option

Tax Income Distributions (Qualified)

Add money later - deferred account

☐

Years deferred

0

Asset plan allocation

none

Risk level

Account owner

Account type

NQ

Add an income rider

Based on

☒ age
 ☐ Client2's age
 ☐ Joint

Select income rider

Number of months of payout in first year

12.0

Enter manual payout

☐

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account
 ☐ Make-up total benef RMD from one account
 ☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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Request Additional Rider

Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 6: Bonus: Type in the monetary number for the bonus that aligns with the annuity and income rider.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name Annuity

Initial account balance 200000

Hypothetical return 1.5 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified) v

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

Risk level

Account owner

Account type NQ

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 7: Tax Calculation Option: Click on the drop-down carrot arrow in the text box and select the tax calculation option.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name Annuity

Initial account balance 200000

Hypothetical return 1.5 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified) v

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

Risk level

Account owner

Account type NQ

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 8: Sel: Click on the green Sel button next to the text box for the asset plan allocation and select the asset plan allocation.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions


Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none **Set**


Risk level: n/a

Account owner: 

Account type: NQ

Add an income rider

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

Select income rider: 

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 9: Account Owner: Click on the drop-down carrot arrow and select the account owner.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions


Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity **Set**


Risk level: Indexed Annuity

Account owner: 

Account type: NQ

Add an income rider

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

Select income rider: 

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 10: Account Type: Click on the drop-down carrot arrow and select account type.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: Indexed Annuity Set

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

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

Step 11: Add an Income Rider: Click on which radio button the client has an annuity for.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: Indexed Annuity Set

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

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

Step 12: Select Income Rider: In the select income rider textbox, click on the down carrot arrow and select the income rider from the menu.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

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

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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7		
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24		

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

Step 13: Number of months of payout in first year: Type in the monetary number for the months. The default is set to 12.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

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

Select income rider: saved - AE IS Opt1 single - American Equity - r23-03 Incom

Number of months of payout in first year: 12.0

Enter manual payout

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank

Step 14: Structured Income Type: Select the radio button for Income Riders: Start payout from income rider.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

Based on: age Client's age Joint

Select income rider: saved - AE IS Opt1 single - American Equity - r23-03 Incom

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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24		

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

Step 15: Income Data: Click on the text box for which year you would like the Income data to start on.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

Based on: age Client's age Joint

Select income rider: saved - AE IS Opt1 single - American Equity - r23-03 Incom

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☒ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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24		

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

Step 16: Start Year for Rest of Plan: Click on the green Start year for rest of plan button next to the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

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

Select income rider: saved - AE IS Opt1 single - American Equity - r23-03 Incom

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)

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 17: Save: 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: Annuity

Initial account balance: \$200,000

Hypothetical return: 1.5 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

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

Select income rider: saved - AE IS Opt1 single - American Equity - r23-03 Incom

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)

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

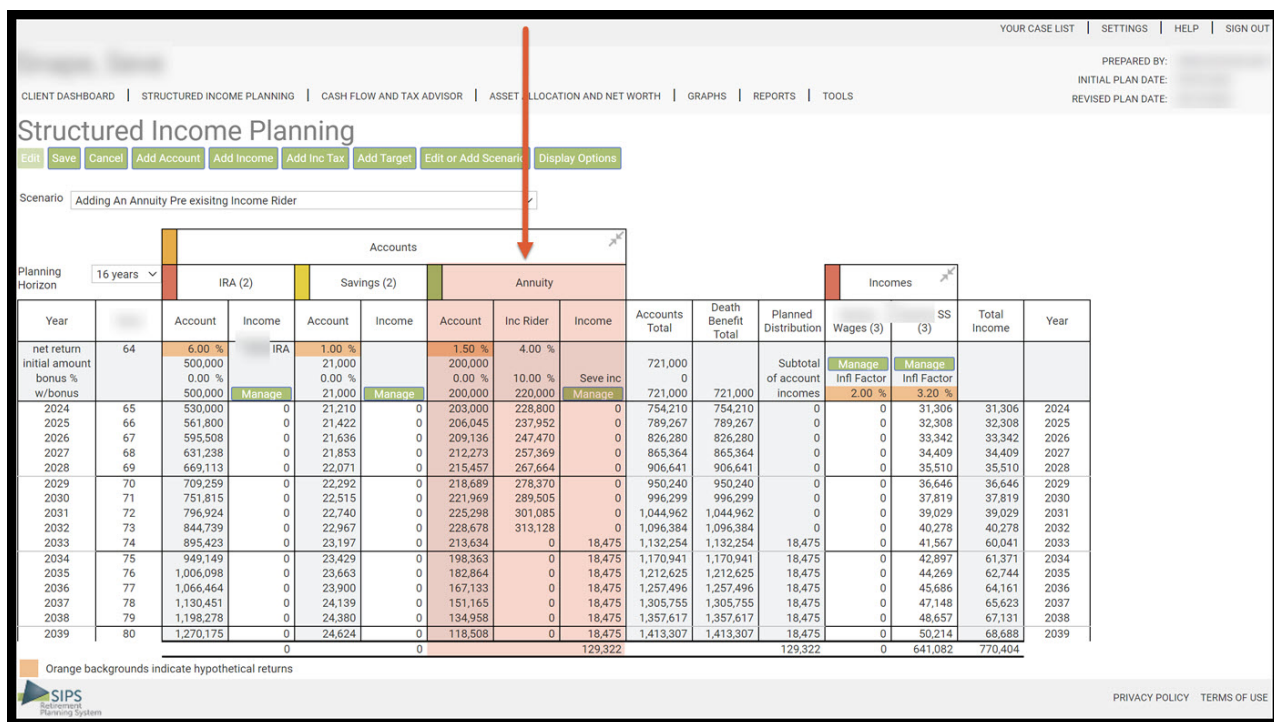
Reset all years

Income Data

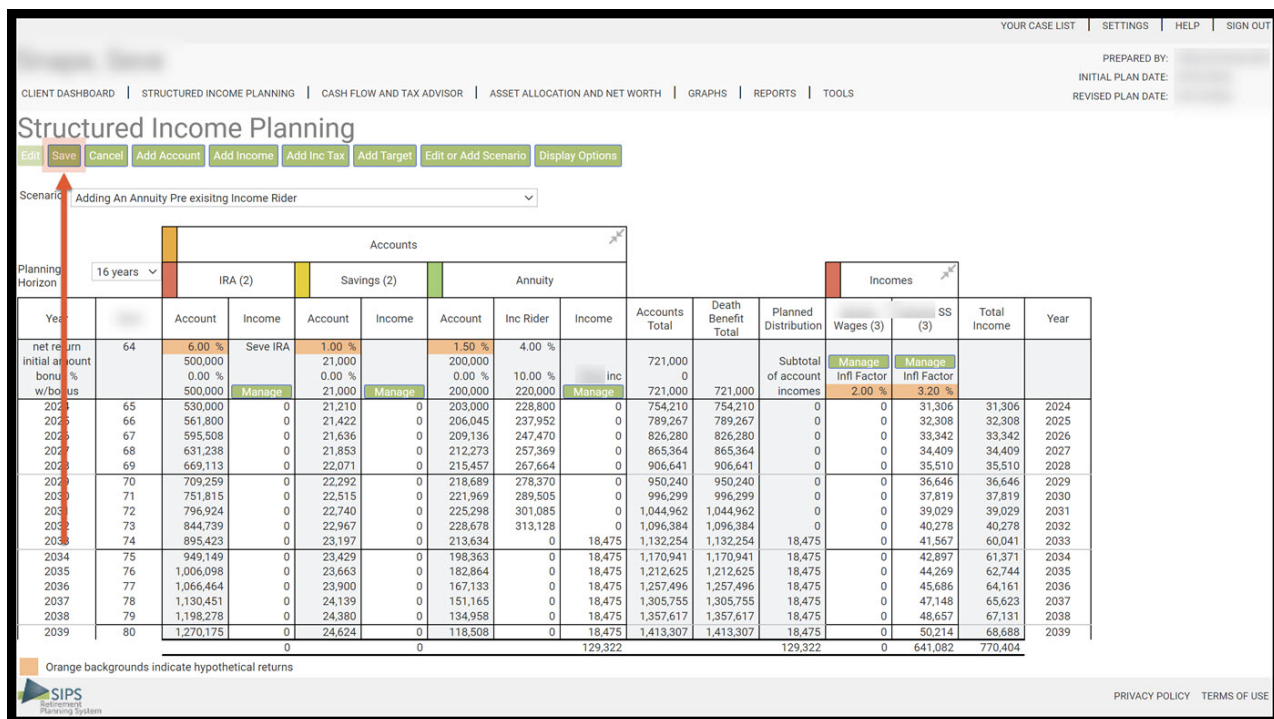
Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10	rider	client1
11	rider	client1
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

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

Step 18: Structured Income Plan: Structured Income Plan: A new column of income should appear in the structured income plan.



Step 19: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



Step 20: 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: [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](#) [Dynamic Mode](#)

Scenario: Adding An Annuity Pre existing Income Rider

Planning Horizon: 16 years

Year	net return	Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (2)	Savings (2)	Annuity	Wages (3)				SS (3)			
Initial amount	64	500,000	21,000	200,000	721,000							
bonus % w/bonus		0.00 %	0.00 %	0.00 %	10.00 %	0						
2024	65	530,000	21,210	203,000	754,210	0						2024
2025	66	561,800	21,422	206,045	789,267	0						2025
2026	67	595,508	21,636	209,136	826,280	0						2026
2027	68	631,238	21,853	212,273	865,364	0						2027
2028	69	669,113	22,071	215,457	906,641	0						2028
2029	70	709,259	22,292	218,689	950,240	0						2029
2030	71	751,815	22,515	221,969	996,299	0						2030
2031	72	796,924	22,740	225,298	1,044,962	0						2031
2032	73	844,739	22,967	228,678	1,096,384	0						2032
2033	74	895,423	23,197	231,634	1,132,254	18,475						2033
2034	75	949,149	23,429	234,624	1,170,941	18,475						2034
2035	76	1,006,098	23,663	237,664	1,212,625	18,475						2035
2036	77	1,066,464	23,900	240,700	1,257,496	18,475						2036
2037	78	1,130,451	24,139	243,758	1,305,755	18,475						2037
2038	79	1,198,278	24,380	246,838	1,357,617	18,475						2038
2039	80	1,270,175	24,624	249,938	1,413,307	18,475						2039
						129,322						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 21: 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: [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: Adding An Annuity Pre existing Income Rider

Planning Horizon: 1 years

Year	net return	Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (2)	Savings (2)	Annuity	Wages (3)				SS (3)			
Initial amount	64	500,000	21,000	200,000	721,000							
bonus % w/bonus		0.00 %	0.00 %	0.00 %	10.00 %	0						
2024	65	530,000	21,210	203,000	754,210	0						2024
2025	66	561,800	21,422	206,045	789,267	0						2025
2026	67	595,508	21,636	209,136	826,280	0						2026
2027	68	631,238	21,853	212,273	865,364	0						2027
2028	69	669,113	22,071	215,457	906,641	0						2028
2029	70	709,259	22,292	218,689	950,240	0						2029
2030	71	751,815	22,515	221,969	996,299	0						2030
2031	72	796,924	22,740	225,298	1,044,962	0						2031
2032	73	844,739	22,967	228,678	1,096,384	0						2032
2033	74	895,423	23,197	231,634	1,132,254	18,475						2033
2034	75	949,149	23,429	234,624	1,170,941	18,475						2034
2035	76	1,006,098	23,663	237,664	1,212,625	18,475						2035
2036	77	1,066,464	23,900	240,700	1,257,496	18,475						2036
2037	78	1,130,451	24,139	243,758	1,305,755	18,475						2037
2038	79	1,198,278	24,380	246,838	1,357,617	18,475						2038
2039	80	1,270,175	24,624	249,938	1,413,307	18,475						2039
						129,322						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 22: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

Structured Income Planning

Edit

Dynamic Mode

Scenario: Adding An Annuity Pre existing Income Rider

Planning Horizon: 16 years

Accounts

Incomes

Year		Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (3)	SS (3)	Total Income	Year
net return	64	6.00 %		IRA	1.00 %		1.50 %	4.00 %							
initial amount		500,000		21,000		200,000			721,000						
bonus % w/bonus		0.00 %		0.00 %		0.00 %	10.00 %	inc	0						
		500,000		21,000		200,000			721,000	721,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 3.20 %		
2024	65	530,000	0	21,210	0	203,000	228,800	0	754,210	754,210	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	206,045	237,952	0	789,267	789,267	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	209,136	247,470	0	826,280	826,280	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	212,273	257,369	0	865,364	865,364	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	215,457	267,664	0	906,641	906,641	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	218,689	278,370	0	950,240	950,240	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	221,969	289,505	0	996,299	996,299	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	225,298	301,085	0	1,044,962	1,044,962	0	0	39,029	39,029	2031
2032	73	844,739	0	22,967	0	228,678	313,128	0	1,096,384	1,096,384	0	0	40,278	40,278	2032
2033	74	895,423	0	23,197	0	213,634	0	18,475	1,132,254	1,132,254	18,475	0	41,567	60,041	2033
2034	75	949,149	0	23,429	0	198,363	0	18,475	1,170,941	1,170,941	18,475	0	42,897	61,371	2034
2035	76	1,006,098	0	23,663	0	182,864	0	18,475	1,212,625	1,212,625	18,475	0	44,269	62,744	2035
2036	77	1,066,464	0	23,900	0	167,133	0	18,475	1,257,496	1,257,496	18,475	0	45,686	64,161	2036
2037	78	1,130,451	0	24,139	0	151,165	0	18,475	1,305,755	1,305,755	18,475	0	47,148	65,623	2037
2038	79	1,198,278	0	24,380	0	134,958	0	18,475	1,357,617	1,357,617	18,475	0	48,657	67,131	2038
2039	80	1,270,175	0	24,624	0	118,508	0	18,475	1,413,307	1,413,307	18,475	0	50,214	68,688	2039
			0		0				129,322	1,413,307	129,322	0	641,082	770,404	

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICY

TERMS OF USE

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com.