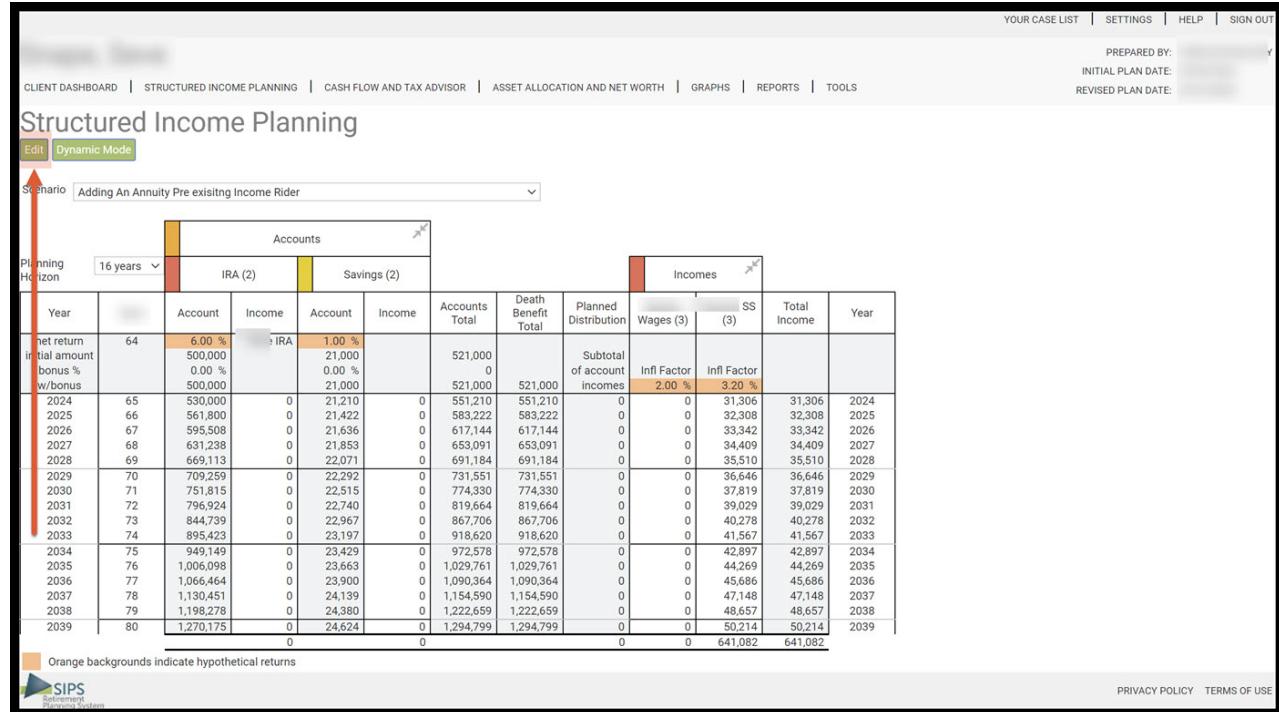


# Adding an Annuity with a Pre-Existing Income Rider

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.



STRUCTURED INCOME PLANNING

Scenarios: Adding An Annuity Pre existing Income Rider

Year	Account	Income	Accounts		Incomes		Total Income	Year
			IRA (2)	Savings (2)	Wages (3)	SS (3)		
64	6.00 %	? IRA	500,000	21,000	521,000	0	31,306	2024
65	561,800	0	21,422	0	583,222	0	32,308	2025
66	595,508	0	21,636	0	617,144	0	33,342	2026
67	631,238	0	21,853	0	653,091	0	34,409	2027
68	669,113	0	22,071	0	691,184	0	35,510	2028
69	709,259	0	22,292	0	731,551	0	36,646	2029
70	751,815	0	22,515	0	774,330	0	37,819	2030
71	796,924	0	22,740	0	819,664	0	39,029	2031
72	844,739	0	22,967	0	867,706	0	40,278	2032
73	895,423	0	23,197	0	918,620	0	41,567	2033
74	949,149	0	23,429	0	972,578	0	42,897	2034
75	1,006,098	0	23,663	0	1,029,761	0	44,269	2035
76	1,064,464	0	23,900	0	1,090,364	0	45,686	2036
77	1,130,451	0	24,139	0	1,154,590	0	47,148	2037
78	1,198,278	0	24,380	0	1,222,659	0	48,657	2038
79	1,270,175	0	24,624	0	1,294,799	0	50,214	2039
			0	0	0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns.

STRUCTURED INCOME PLANNING

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

STRUCTURED INCOME PLANNING

Scenarios: Adding An Annuity Pre existing Income Rider

Year	Account	Income	Accounts		Incomes		Total Income	Year
			IRA (2)	Savings (2)	Wages (3)	SS (3)		
64	6.00 %	? IRA	500,000	21,000	521,000	0	31,306	2024
65	561,800	0	21,422	0	583,222	0	32,308	2025
66	595,508	0	21,636	0	617,144	0	33,342	2026
67	631,238	0	21,853	0	653,091	0	34,409	2027
68	669,113	0	22,071	0	691,184	0	35,510	2028
69	709,259	0	22,292	0	731,551	0	36,646	2029
70	751,815	0	22,515	0	774,330	0	37,819	2030
71	796,924	0	22,740	0	819,664	0	39,029	2031
72	844,739	0	22,967	0	867,706	0	40,278	2032
73	895,423	0	23,197	0	918,620	0	41,567	2033
74	949,149	0	23,429	0	972,578	0	42,897	2034
75	1,006,098	0	23,663	0	1,029,761	0	44,269	2035
76	1,064,464	0	23,900	0	1,090,364	0	45,686	2036
77	1,130,451	0	24,139	0	1,154,590	0	47,148	2037
78	1,198,278	0	24,380	0	1,222,659	0	48,657	2038
79	1,270,175	0	24,624	0	1,294,799	0	50,214	2039
			0	0	0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns.

STRUCTURED INCOME PLANNING

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

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

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: [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: 16 years

Accounts

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

SS

Total Income

Year

Manage Options

Manage Options

2.00 % 3.20 %

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

Structured Income Type

Income Riders

Start payout from income rider

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

ADD INCOME

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

Withdrawals

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

Liquidate or annuitize

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

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

Income Data

Year Income Variable

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

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

Manage Account

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

Account name	Annuity	Structured Income Type	Income Data
Initial account balance	100000	Income Riders	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
Hypothetical return	0.0 %	<input type="radio"/> Start payout from income rider	<b>ADD INCOME</b>
Bonus	0.0 %	<input type="radio"/> Annuitize (for years certain) 1.0 %	Pick year(s)
Optional		<input type="radio"/> Liquidate account (in so many years)	OR
Account description		<input type="radio"/> Withdrawals	Start year for rest of plan
Optional account company		<input type="radio"/> Annual fixed withdrawal	OR
Other		<input type="radio"/> Annual percentage withdrawal 0.0 %	Start year for X years
Tax calculation option	Tax Income Distributions (Qualified)	<input type="radio"/> Required minimum distribution (RMD)	Pick year(s) to remove
Add money later - deferred account	<input type="checkbox"/>	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan
Years deferred	0	<input type="radio"/> Make-up total owners RMD from one account	Reset all years
Asset plan allocation	none	<input type="radio"/> Make-up total benefit RMD from one account	
Risk level		<input type="radio"/> Make-up income gap based on target income	
Account owner		Annual Savings	
Account type	NQ	<input type="radio"/> Annual fixed savings	
Add an income rider			
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			
Select income rider			
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<b>Request Additional Rider</b> <b>Remove Income Rider</b>		Note that entered values WILL NOT roll down to following years when blank	
Orange backgrounds indicate hypothetical returns			

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

Manage Account

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

Account name	Annuity	Structured Income Type	Income Data
Initial account balance	200000	Income Riders	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
Hypothetical return	0.0 %	<input type="radio"/> Start payout from income rider	<b>ADD INCOME</b>
Bonus	0.0 %	<input type="radio"/> Annuitize (for years certain) 1.0 %	Pick year(s)
Optional		<input type="radio"/> Liquidate account (in so many years)	OR
Account description		<input type="radio"/> Withdrawals	Start year for rest of plan
Optional account company		<input type="radio"/> Annual fixed withdrawal	OR
Other		<input type="radio"/> Annual percentage withdrawal 0.0 %	Start year for X years
Tax calculation option	Tax Income Distributions (Qualified)	<input type="radio"/> Required minimum distribution (RMD)	Pick year(s) to remove
Add money later - deferred account	<input type="checkbox"/>	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan
Years deferred	0	<input type="radio"/> Make-up total owners RMD from one account	Reset all years
Asset plan allocation	none	<input type="radio"/> Make-up total benefit RMD from one account	
Risk level		<input type="radio"/> Make-up income gap based on target income	
Account owner		Annual Savings	
Account type	NQ	<input type="radio"/> Annual fixed savings	
Add an income rider			
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			
Select income rider			
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<b>Request Additional Rider</b> <b>Remove Income Rider</b>		Note that entered values WILL NOT roll down to following years when blank	
Orange backgrounds indicate hypothetical returns			

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

Manage Account

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

Account name	Annuity	Structured Income Type	Income Data
Initial account balance	200000	Income Riders	Year Income Variable
Hypothetical return	1.5 %	<input type="radio"/> Start payout from income rider	1
Bonus	0.0 %	<input type="radio"/> Liquidate or annuitize	2
Optional		<input type="radio"/> Annuitize (for years certain) <input type="text" value="1.0"/> %	3
Account description		<input type="radio"/> Liquidate account (in so many years)	4
Optional account company		Withdrawals	5
Other		<input type="radio"/> Annual fixed withdrawal <input type="text" value=""/>	6
Tax calculation option	Tax Income Distributions (Qualified)	<input type="radio"/> Annual percentage withdrawal <input type="text" value="0.0"/> %	7
Add money later - deferred account	<input type="checkbox"/>	<input type="radio"/> Required minimum distribution (RMD)	8
Years deferred	0	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	9
Asset plan allocation	none	Calculated Plan Withdrawals	10
Risk level		<input type="radio"/> Make-up total owners RMD from one account	11
Account owner		<input type="radio"/> Make-up total benefit RMD from one account	12
Account type	NQ	<input type="radio"/> Make-up income gap based on target income	13
Add an income rider		Annual Savings	14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		<input type="radio"/> Annual fixed savings <input type="text" value=""/>	15
Select income rider		Note that entered values WILL NOT roll down to following years when blank	
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			
Orange backgrounds indicate hypothetical returns			

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

Manage Account

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

Account name	Annuity	Structured Income Type	Income Data
Initial account balance	200000	Income Riders	Year Income Variable
Hypothetical return	1.5 %	<input type="radio"/> Start payout from income rider	1
Bonus	0.0 %	<input type="radio"/> Liquidate or annuitize	2
Optional		<input type="radio"/> Annuitize (for years certain) <input type="text" value="1.0"/> %	3
Account description		<input type="radio"/> Liquidate account (in so many years)	4
Optional account company		Withdrawals	5
Other		<input type="radio"/> Annual fixed withdrawal <input type="text" value=""/>	6
Tax calculation option	Tax Income Distributions (Qualified) <input type="button" value="Sel"/>	<input type="radio"/> Annual percentage withdrawal <input type="text" value="0.0"/> %	7
Add money later - deferred account	<input type="checkbox"/>	<input type="radio"/> Required minimum distribution (RMD)	8
Years deferred	0	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	9
Asset plan allocation	none	Calculated Plan Withdrawals	10
Risk level		<input type="radio"/> Make-up total owners RMD from one account	11
Account owner		<input type="radio"/> Make-up total benefit RMD from one account	12
Account type	NQ	<input type="radio"/> Make-up income gap based on target income	13
Add an income rider		Annual Savings	14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		<input type="radio"/> Annual fixed savings <input type="text" value=""/>	15
Select income rider		Note that entered values WILL NOT roll down to following years when blank	
Number of months of payout in first year	12.0		
Enter manual payout <input type="checkbox"/>			
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			
Orange backgrounds indicate hypothetical returns			

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.

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	<input type="checkbox"/>
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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)  
OR

Liquidate or annuitize

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

Withdrawals

Annual fixed withdrawal

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

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
Account owner	<input type="button" value="▼"/>
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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)  
OR

Liquidate or annuitize

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

Withdrawals

Annual fixed withdrawal

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

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

**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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	NQ Annuity Distributions
Starting Capital Gains	
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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"/>	
	

**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)

**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		

**Withdrawals**

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

**Calculated Plan Withdrawals**

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

**Annual Savings**

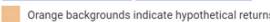
Annual fixed savings

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

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

**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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	NQ Annuity Distributions
Starting Capital Gains	
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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"/>	
	

**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)

**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		

**Withdrawals**

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

**Calculated Plan Withdrawals**

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

**Annual Savings**

Annual fixed savings

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="button" value="Select"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	saved - AE IS Opt1 single - American Equity - r23-03 Inconr
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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	saved - AE IS Opt1 single - American Equity - r23-03 Incorr
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**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		

**ADD INCOME**

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

**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 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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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	saved - AE IS Opt1 single - American Equity - r23-03 Incorr
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**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		

**ADD INCOME**

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

**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 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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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	saved - AE IS Opt1 single - American Equity - r23-03 Incorr
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"/>	
<span style="background-color: orange;">Orange backgrounds indicate hypothetical returns</span>	

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

Liquidate account (in so many years)

OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years  0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10	<input checked="" type="checkbox"/>	
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 17: 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	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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
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	saved - AE IS Opt1 single - American Equity - r23-03 Incorr
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"/>	
<span style="background-color: orange;">Orange backgrounds indicate hypothetical returns</span>	

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

Liquidate account (in so many years)

OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years  0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10	<input checked="" type="checkbox"/>	rider client1
11		client1
12		client1
13		client1
14		client1
15		client1
16		client1
17		client1
18		client1
19		client1
20		client1
21		client1
22		client1
23		client1
24		client1

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

Step 18: Structured Income Plan: 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 Adding An Annuity Pre existing Income Rider

Accounts												Incomes						
Planning Horizon	16 years	IRA (2)			Savings (2)			Annuity			Death Benefit Total		Planned Distribution	Subtotal of account incomes	Wages (3)	SS (3)	Total Income	Year
Year		Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total			Manage	Manage	Manage	Manage			
net return	64	6.00 %	IRA	1.00 %			1.50 %	4.00 %	721,000	0	721,000							
initial amount		500,000		21,000		200,000												
bonus %		0.00 %		0.00 %		0.00 %	10.00 %	Seve inc		0								
w/bonus		500,000		21,000		200,000	220,000	Manage		721,000								
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			
									129,322	129,322	0	0	641,082	770,404				

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning Systems

PRIVACY POLICY TERMS OF USE

Step 19: 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 Adding An Annuity Pre existing Income Rider

Accounts												Incomes						
Planning Horizon	16 years	IRA (2)			Savings (2)			Annuity			Accounts Total	Death Benefit Total	Planned Distribution	Subtotal of account incomes	Wages (3)	SS (3)	Total Income	Year
Year		Account	Income	Account	Income	Account	Inc Rider	Income			Manage	Manage	Manage	Manage				
net return	64	6.00 %	Seve IRA	1.00 %			1.50 %	4.00 %	721,000	0	721,000							
initial amount		500,000		21,000		200,000		0.00 %										
bonus %		0.00 %		0.00 %		0.00 %	10.00 %	Seve inc		0								
w/bonus		500,000		21,000		200,000	220,000	Manage		721,000								
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			
									129,322	129,322	0	0	641,082	770,404				

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning Systems

PRIVACY POLICY TERMS OF USE

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: 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

Year	Accounts				Incomes				Total Income	Year				
	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total			Death Benefit Total	Planned Distribution	Wages (3)	SS (3)
64	6.00 %	IRA	1.00 %		1.50 %	4.00 %		721,000	721,000	Subtotal of account incomes	2.00 %	3.20 %		
65	500,000		21,000		200,000	0.00 %	10.00 %	0	789,267	789,267	0	0	0	2024
66	0.00 %		0.00 %		0.00 %	10.00 %		200,000	220,000		0	0	32,308	2025
67	500,000		21,000		200,000			721,000	721,000		0	0	33,342	2026
68	561,800		0	21,422	0	206,045	237,952	0	826,280	826,280	0	0	0	33,342
69	595,508		0	21,636	0	209,136	247,470	0	865,364	865,364	0	0	0	34,409
70	631,238		0	21,853	0	212,273	257,369	0	906,641	906,641	0	0	0	34,409
71	669,113		0	22,071	0	215,457	267,664	0	906,641	906,641	0	0	0	35,510
72	709,259		0	22,292	0	218,689	278,370	0	950,240	950,240	0	0	0	36,646
73	751,815		0	22,515	0	221,969	289,505	0	996,299	996,299	0	0	0	37,819
74	796,924		0	22,740	0	225,298	301,085	0	1,044,962	1,044,962	0	0	0	39,029
75	844,739		0	22,967	0	228,678	313,128	0	1,096,384	1,096,384	0	0	0	40,278
76	895,423		0	23,197	0	213,634	0	18,475	1,132,254	1,132,254	18,475	0	0	41,567
77	949,149		0	23,429	0	198,363	0	18,475	1,170,941	1,170,941	18,475	0	0	42,897
78	1,006,098		0	23,663	0	182,864	0	18,475	1,212,625	1,212,625	18,475	0	0	44,269
79	1,066,464		0	23,900	0	167,133	0	18,475	1,257,496	1,257,496	18,475	0	0	45,686
80	1,130,451		0	24,139	0	151,165	0	18,475	1,305,755	1,305,755	18,475	0	0	47,148
81	1,198,278		0	24,380	0	134,958	0	18,475	1,357,617	1,357,617	18,475	0	0	48,657
82	1,270,175		0	24,624	0	118,506	0	18,475	1,413,307	1,413,307	18,475	0	0	50,214
						0	129,322	0	129,322	0	129,322	0	0	68,688
						0	0	0	0	0	0	0	0	2039

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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: 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 | Adding An Annuity Pre existing Income Rider

Planning Horizon: 1 years

Year	Accounts				Incomes				Total Income	Year				
	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total			Death Benefit Total	Planned Distribution	Wages (3)	SS (3)
64	6.00 %	Seve IRA	1.00 %		1.50 %	4.00 %		721,000	721,000	Subtotal of account incomes	2.00 %	3.20 %		
65	500,000		21,000		200,000	0.00 %	10.00 %	0	789,267	789,267	0	0	0	2024
66	0.00 %		0.00 %		0.00 %	10.00 %		200,000	220,000		0	0	32,308	2025
67	500,000	Manage	21,000	Manage	200,000	Manage	Manage	721,000	721,000		0	0	33,342	2026
68	561,800		0	21,422	0	206,045	237,952	0	826,280	826,280	0	0	0	33,342
69	595,508		0	21,636	0	209,136	247,470	0	865,364	865,364	0	0	0	34,409
70	631,238		0	21,853	0	212,273	257,369	0	906,641	906,641	0	0	0	34,409
71	669,113		0	22,071	0	215,457	267,664	0	906,641	906,641	0	0	0	35,510
72	709,259		0	22,292	0	218,689	278,370	0	950,240	950,240	0	0	0	36,646
73	751,815		0	22,515	0	221,969	289,505	0	996,299	996,299	0	0	0	37,819
74	796,924		0	22,740	0	225,298	301,085	0	1,044,962	1,044,962	0	0	0	39,029
75	844,739		0	22,967	0	228,678	313,128	0	1,096,384	1,096,384	0	0	0	40,278
76	895,423		0	23,197	0	213,634	0	18,475	1,132,254	1,132,254	18,475	0	0	41,567
77	949,149		0	23,429	0	198,363	0	18,475	1,170,941	1,170,941	18,475	0	0	42,897
78	1,006,098		0	23,663	0	182,864	0	18,475	1,212,625	1,212,625	18,475	0	0	44,269
79	1,066,464		0	23,900	0	167,133	0	18,475	1,257,496	1,257,496	18,475	0	0	45,686
80	1,130,451		0	24,139	0	151,165	0	18,475	1,305,755	1,305,755	18,475	0	0	47,148
81	1,198,278		0	24,380	0	134,958	0	18,475	1,357,617	1,357,617	18,475	0	0	48,657
82	1,270,175		0	24,624	0	118,506	0	18,475	1,413,307	1,413,307	18,475	0	0	50,214
						0	129,322	0	129,322	0	129,322	0	0	68,688
						0	0	0	0	0	0	0	0	2039

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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**

PREPARED BY:   
 INITIAL PLAN DATE:   
 REVISED PLAN DATE:

**Structured Income Planning**

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Scenario | Adding An Annuity Pre existing Income Rider

Planning Horizon	16 years	Accounts								Incomes					
		IRA (2)		Savings (2)		Annuity				Accounts Total	Death Benefit Total	Planned Distribution	Wages (3)	SS (3)	Total Income
Year		Account	Income	Account	Income	Account	Inc Rider	Income							
net return	64	6.00 %	IRA	1.00 %		1.50 %	4.00 %		721,000	721,000	Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount		500,000		21,000		200,000			0	789,267	0	2.00 %	3.20 %		
bonus %		0.00 %		0.00 %		0.00 %	10.00 %		720,000	721,000					
w/bonus		500,000		21,000		200,000									
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
									129,322	129,322		0	641,082	770,404	

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).

