

Manually Entering in an Annuity and an Income Rider

01/12/2026 10:38 am EST

Within the Structured Income Planning page there is a capability for manually entering in an annuity plan. Below are the step by step guidelines for manually entering in an annuity plan.

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

EditDynamic Mode

Scenario

Manually Entering in an Annuity and an Income Rider

Planning Horizon

16 years

Accounts

Incomes

Year	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (4)	SS (4)	Total Income	Year
Net return	64	6.00 %	IRA	1.00 %							
Initial amount		500,000		21,000	521,000						
bonus %		0.00 %		0.00 %							
w/bonus		500,000		21,000	521,000	521,000					
2024	65	530,000	0	21,210	0	551,210	551,210	0	0	31,306	2024
2025	66	561,800	0	21,422	0	583,222	583,222	0	0	32,308	2025
2026	67	595,508	0	21,636	0	617,144	617,144	0	0	33,342	2026
2027	68	631,238	0	21,853	0	653,091	653,091	0	0	34,409	2027
2028	69	669,113	0	22,071	0	691,184	691,184	0	0	35,510	2028
2029	70	709,259	0	22,292	0	731,551	731,551	0	0	36,646	2029
2030	71	751,815	0	22,515	0	774,330	774,330	0	0	37,819	2030
2031	72	796,924	0	22,740	0	819,664	819,664	0	0	39,029	2031
2032	73	844,739	0	22,967	0	867,706	867,706	0	0	40,278	2032
2033	74	895,423	0	23,197	0	918,620	918,620	0	0	41,567	2033
2034	75	949,149	0	23,429	0	972,578	972,578	0	0	42,897	2034
2035	76	1,006,098	0	23,663	0	1,029,761	1,029,761	0	0	44,269	2035
2036	77	1,066,464	0	23,900	0	1,090,364	1,090,364	0	0	45,686	2036
2037	78	1,130,451	0	24,139	0	1,154,590	1,154,590	0	0	47,148	2037
2038	79	1,198,278	0	24,380	0	1,222,659	1,222,659	0	0	48,657	2038
2039	80	1,270,175	0	24,624	0	1,294,799	1,294,799	0	0	50,214	2039
			0		0			0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICYTERMS 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: [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: Manually Enter in an Annuity and an Income Rider

Planning Horizon: 16 years

		Accounts						Incomes					
		IRA (3)		Savings (3)						SS (4)			
Year		Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (4)		SS (4)	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	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	583,222	583,222	0	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	617,144	617,144	0	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	653,091	653,091	0	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	691,184	691,184	0	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	731,551	731,551	0	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	774,330	774,330	0	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	819,664	819,664	0	0	0	39,029	39,029	2031
2032	73	844,739	0	22,967	0	867,706	867,706	0	0	0	40,278	40,278	2032
2033	74	895,423	0	23,197	0	918,620	918,620	0	0	0	41,567	41,567	2033
2034	75	949,149	0	23,429	0	972,578	972,578	0	0	0	42,897	42,897	2034
2035	76	1,006,098	0	23,663	0	1,029,761	1,029,761	0	0	0	44,269	44,269	2035
2036	77	1,066,464	0	23,900	0	1,090,364	1,090,364	0	0	0	45,686	45,686	2036
2037	78	1,130,451	0	24,139	0	1,154,590	1,154,590	0	0	0	47,148	47,148	2037
2038	79	1,198,278	0	24,380	0	1,222,659	1,222,659	0	0	0	48,657	48,657	2038
2039	80	1,270,175	0	24,624	0	1,294,799	1,294,799	0	0	0	50,214	50,214	2039
			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: 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: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred:

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:

Enter manual payout: ☐

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

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
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Orange backgrounds indicate hypothetical returns

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

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: ☐

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 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: 250000

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: ☐

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 6: Bonus: Type in the monetary number for the bonus that aligns with the annuity and 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: **250000**

Hypothetical return: **2 %**

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

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: **250000**

Hypothetical return: **2 %**

Bonus: **4 %**

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** **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.

Manage Account

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

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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 **Sell**

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.

Manage Account

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

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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 **Sell**

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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

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

Select income rider: [dropdown]

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 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

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

Select income rider: [dropdown]

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 12: Enter Manual Payout: Click on text box.

Manage Account

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

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

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

Select income rider: [dropdown]

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

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 13: Rider Payout Value: Type in monetary amount in the text box.

Manage Account

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

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

Rider payout value: [text box]

Rider payout increase: 0.0 %

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

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 14: Rider Payout Increase: Type in monetary percentage into the text box.

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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 0.0 %

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 15: 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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: [dropdown]

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 1 %

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 16: 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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:

Rider payout value: 25000

Rider payout increase: 1 %

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

0

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 17: 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

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:

Rider payout value: 25000

Rider payout increase: 1 %

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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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 18: 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

Optional:

Account description: [Text Box]

Optional account company: [Text Box]

Other: [Text Box]

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains: [Text Box]

Add money later - deferred account: [Text Box]

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner: [Text Box]

Account type: NQ

Add an income rider: [Text Box]

Rider payout value: 25000

Rider payout increase: 1 %

Number of months of payout in first year: 12.0

Enter manual payout: [Text Box]

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 [Text Box]

☐ 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 [Text Box]

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

Step 19: 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: \$250,000

Hypothetical return: 2.0 %

Bonus: 4.0 %

Optional:

Account description: [Text Box]

Optional account company: [Text Box]

Other: [Text Box]

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains: [Text Box]

Add money later - deferred account: [Text Box]

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner: [Text Box]

Account type: NQ

Add an income rider: [Text Box]

Rider payout value: \$25,000

Rider payout increase: 1.0 %

Number of months of payout in first year: 12.0

Enter manual payout: [Text Box]

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 [Text Box]

☐ 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 [Text Box]

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

Step 20: 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

Manually Entering in an Annuity and an Income Rider

Planning Horizon

16 years

Accounts

IRA (3)

Savings (3)

Annuity

Incomes

Wages (4)

SS (4)

Total Income

Year

Year		Account	Income	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution				Year
net return	64	6.00 %		1.00 %		2.00 %		771,000						
initial amount		500,000		21,000		250,000		10,000						
bonus % w/bonus		0.00 %		0.00 %		4.00 %								
		500,000		21,000		260,000		781,000						
			Manage		Manage		Manage							
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	77,285	2039
			0		0		234,213			234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 21: 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

Manually Entering in an Annuity and an Income Rider

Planning Horizon

16 years

Accounts

IRA (3)

Savings (3)

Annuity

Incomes

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (4)	SS (4)	Total Income	Year
net return	64	6.00 %	IRA	1.00 %		2.00 %	771,000						
initial amount		500,000		21,000		250,000	10,000		Subtotal of account incomes	Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %		4.00 %				Infl Factor	Infl Factor		
		500,000	Manage	21,000	Manage	260,000	781,000	781,000		2.00 %	3.20 %		
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	2039
			0		0		234,213			234,213	0	641,082	875,295

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICY

TERMS OF USE

Step 22: 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: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	net return	Accounts			Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)	Savings (3)	Annuity				Wages (4)	SS (4)		
Initial amount	64	500,000	21,000	250,000	771,000		Subtotal of account incomes				
bonus % w/bonus		0.00 %	0.00 %	4.00 %	10,000						
		500,000	21,000	260,000	781,000	781,000					
2024	65	530,000	0	21,210	0	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	25,000	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	25,250	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	25,502	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	25,758	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	26,015	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	26,275	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	26,538	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	26,803	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	27,071	1,398,205	27,071	0	50,214	77,285	2039
			0		234,213		234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 23: 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: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	net return	Accounts			Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)	Savings (3)	Annuity				Wages (4)	SS (4)		
Initial amount	64	500,000	21,000	250,000	771,000		Subtotal of account incomes				
bonus % w/bonus		0.00 %	0.00 %	4.00 %	10,000						
		500,000	21,000	260,000	781,000	781,000					
2024	65	530,000	0	21,210	0	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	25,000	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	25,250	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	25,502	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	25,758	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	26,015	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	26,275	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	26,538	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	26,803	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	27,071	1,398,205	27,071	0	50,214	77,285	2039
			0		234,213		234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 24: 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: Manually Entering in an Annuity and an Income Rider


Planning Horizon: 16 years

Accounts

Incomes

Year		Account	Income	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Wages (4)	SS (4)	Total Income	Year
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000		Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 3.20 %		
initial amount		500,000		21,000		250,000		10,000						
bonus % w/bonus		0.00 %		0.00 %		4.00 %		781,000	781,000					
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	77,285	2039
		0		0		0		234,213		234,213	0	641,082	875,295	

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.