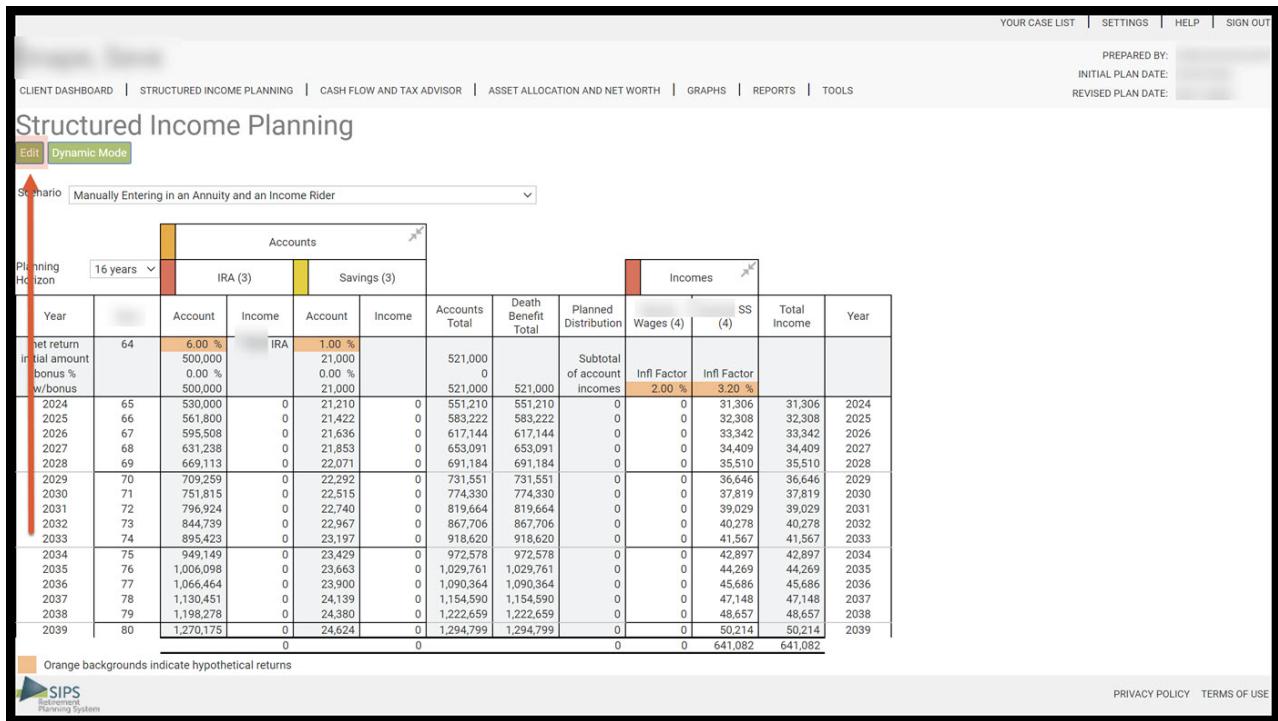


Manually Entering in an Annuity and an Income Rider

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.



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHICS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the header, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title is 'Structured Income Planning' with 'Edit' and 'Dynamic Mode' buttons. A subheading 'Scenario | Manually Entering in an Annuity and an Income Rider' has a red arrow pointing to the 'Edit' button. Below this is a table with 'Accounts' and 'Incomes' sections. The 'Accounts' section has columns for 'Year', 'Planning Horizon', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Death Benefit Total', 'Planned Distribution', 'Wages (4)', 'SS (4)', 'Total Income', and 'Year'. The 'Incomes' section has columns for 'Subtotal of account incomes', 'Infl Factor 2.00 %', and 'Infl Factor 3.20 %'. The table data spans from 2024 to 2039. A note at the bottom left says 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are at the bottom right.

Step 2: Add Account: Click on the green add account button underneath the structured income planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Account	Accounts		Death Benefit Total	Planned Distribution	Incomes		SS	Total Income	Year	
		Income	Account			Wages (4)	(4)				
net return initial amount bonus % w/bonus	64	6.00 %	IRA	1.00 %		521,000	0	521,000	Subtotal of account incomes		
		500,000		21,000		521,000	0	521,000	Manage	Manage	
		0.00 %		0.00 %		0	0	0	Infl Factor	Infl Factor	
		500,000		21,000		521,000	0	521,000	2.00 %	3.20 %	
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	0	0	0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name

Initial account balance

Hypothetical return

Bonus

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

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)

Income Data

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

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 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
Initial account balance	100000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none
Risk level	
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"/>
Request Additional Rider 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 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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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 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 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
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none
Risk level	
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"/>
Request Additional Rider 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 Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
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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 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 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
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none
Risk level	
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"/>	
Request Additional Rider 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](#) [Pick year\(s\) to remove](#) [Remove year to end of plan](#) [Reset all years](#)

Income Data

Year	Income	Variable
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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 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
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none
Risk level	
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"/>	
Request Additional Rider 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](#) [Pick year\(s\) to remove](#) [Remove year to end of plan](#) [Reset all years](#)

Income Data

Year	Income	Variable
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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 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	<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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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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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	\$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	<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"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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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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	\$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	
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

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
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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 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	\$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	
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

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
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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 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	<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 checked="" 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

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR

OR

0

Income Data

Year	Income	Variable
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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: 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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Indexed Annuity
Risk level	Indexed Annuity
Account owner	
Account type	NQ
Add an income rider	
Rider payout value <input type="checkbox"/>	
Rider payout increase <input type="checkbox"/>	
Number of months of payout in first year	0.0 %
Enter manual payout <input checked="" 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

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR

OR

0

Income Data

Year	Income	Variable
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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: Rider Payout Increase: Type in monetary percentage into 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	
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 <input checked="" 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

OR OR OR OR OR

Income Data

Year	Income	Variable
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2		
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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: 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	\$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 <input checked="" 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

OR OR OR OR OR

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 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 <input checked="" 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 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 <input checked="" 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 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	
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	
Rider payout increase	
Number of months of payout in first year	
Enter manual payout	<input checked="" 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

Liquidate or annuitize

Annuitize (for years certain) %

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 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years

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 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	
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	
Rider payout increase	
Number of months of payout in first year	
Enter manual payout	<input checked="" 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

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years

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 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												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 %								
initial amount		500,000		21,000			250,000		771,000						
bonus %		0.00 %		0.00 %			4.00 %		10,000						
w/bonus		500,000		21,000			260,000		781,000						
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	64,029		
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		
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		
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		
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		
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		
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		
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		
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		
						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												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 %								
initial amount		500,000		21,000			250,000		771,000						
bonus %		0.00 %		0.00 %			4.00 %		10,000						
w/bonus		500,000		21,000			260,000		781,000						
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	64,029		
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		
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		
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		
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		
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		
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		
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		
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		
						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: 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: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Account	Accounts		Incomes		Planned Distribution	Death Benefit Total	Accounts Total	Subtotal of account incomes	Wages (4)	(4)	SS	Total Income	Year
		Income	Account	Income	Account									
64	net return initial amount bonus % w/bonus	6.00 % 500,000 0.00 % 500,000	IRA 21,000 0.00 % 21,000	1.00 % 250,000 4.00 % 260,000	2.00 % 771,000 10,000 781,000	816,410 853,726 893,058 934,523 978,245	816,410 853,726 893,058 934,523 978,245	781,000	Subtotal of account incomes	816,410 853,726 893,058 934,523 978,245	0 0 0 0 0	0 0 0 0 0	31,306 32,308 33,342 34,409 35,510	2024 2025 2026 2027 2028
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	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: 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

Year	Account	Accounts		Incomes		Planned Distribution	Death Benefit Total	Accounts Total	Subtotal of account incomes	Wages (4)	(4)	SS	Total Income	Year
		Income	Account	Income	Account									
64	net return initial amount bonus % w/bonus	6.00 % 500,000 0.00 % 500,000	IRA 21,000 0.00 % 21,000	1.00 % 250,000 4.00 % 260,000	2.00 % 771,000 10,000 781,000	816,410 853,726 893,058 934,523 978,245	816,410 853,726 893,058 934,523 978,245	781,000	Subtotal of account incomes	816,410 853,726 893,058 934,523 978,245	0 0 0 0 0	0 0 0 0 0	31,306 32,308 33,342 34,409 35,510	2024 2025 2026 2027 2028
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	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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](#)

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: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Account	Accounts				Accounts Total	Death Benefit Total	Incomes			Total Income	Year
		IRA (3)	Savings (3)	Annuity				Wages (4)	SS (4)			
net return initial amount	6.00 %	500,000	21,000	250,000	10,000	771,000	781,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 3.20 %		
bonus % w/bonus	0.00 %	500,000	0.00 %	4.00 %	260,000	781,000						
2024	65	530,000	0	21,210	0	265,200	0	816,410	0	0	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	0	0	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	0	0	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	0	0	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	0	0	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	0	0	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	0	0	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	25,000	0	39,029	64,029
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	25,250	0	40,278	65,528
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	25,502	0	41,567	67,069
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	25,758	0	42,897	68,654
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	26,015	0	44,269	70,285
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	26,275	0	45,686	71,961
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	26,538	0	47,148	73,686
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	26,803	0	48,657	75,460
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	27,071	0	50,214	77,285
		0	0	234,213	0	234,213	0	641,082	0	0	875,295	2039

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.

