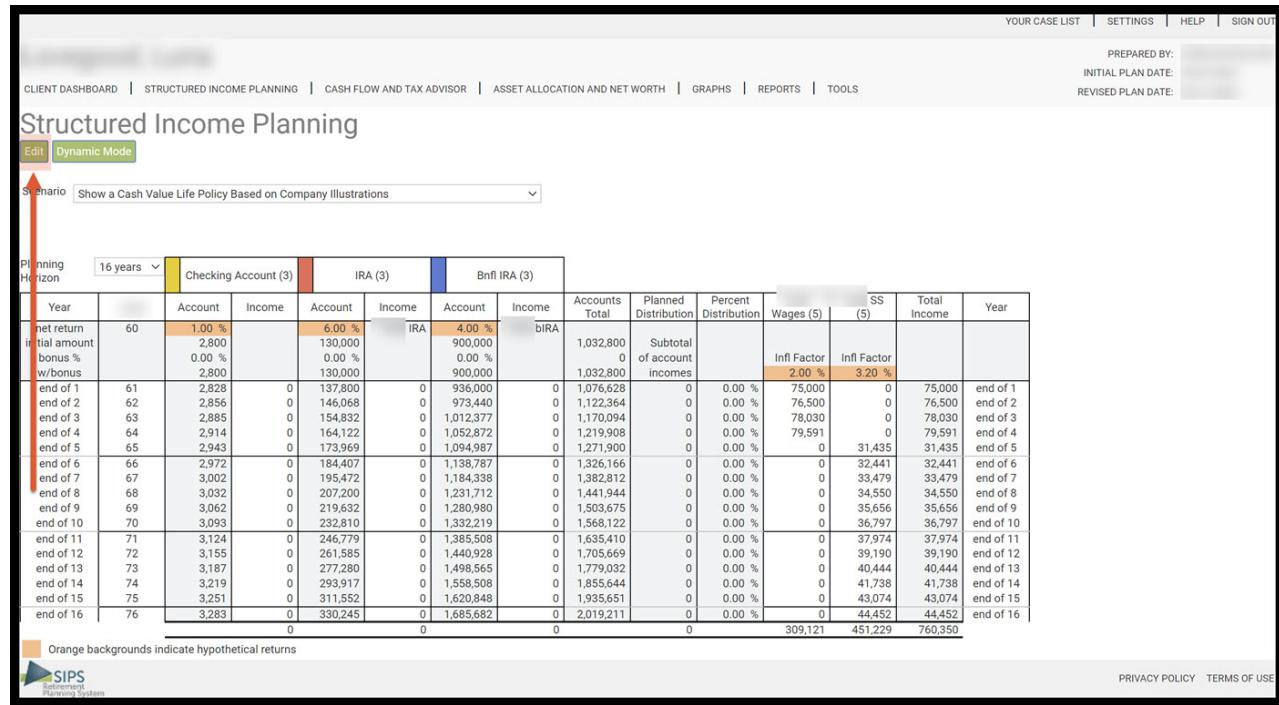# Showing a Cash Value Life Policy Based on Company Illustrations Function

01/12/2026 10:39 am EST

On the View/Edit Death Benefit page there are unique ways that you can enter in the life insurance policies. Below is the step-by-step guideline for showing the cash value life policy based on company illustrations option.

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

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

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 Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years

	Checking Account (3)		IRA (3)		Bnfl IRA (3)								
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA							
initial amount		2,800		130,000		900,000		1,032,800	Subtotal		Manage	Manage		
bonus %		0.00 %		0.00 %		0.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800	incomes		2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0.00 %	75,000	0	75,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0.00 %	76,500	0	76,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0.00 %	78,030	0	78,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0.00 %	79,591	0	79,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	0.00 %	0	31,435	31,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	0.00 %	0	32,441	32,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	0.00 %	0	33,479	33,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	0.00 %	0	34,550	34,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	0.00 %	0	35,656	35,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	0.00 %	0	36,797	36,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	0.00 %	0	37,974	37,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	0.00 %	0	39,190	39,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	0.00 %	0	40,444	40,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	0.00 %	0	41,738	41,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	0.00 %	0	43,074	43,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0		0		0		0		309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

SIPS
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PRIVACY POLICY   TERMS OF USE

Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit button underneath the Manage Account subheading.

Manage Account

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

Account name

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   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
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

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

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

Step 6: Bonus: Type in the monetary number for the bonus.

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

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.

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

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

Step 11: Show a Cash Value Life Policy based on company illustrations: Click on the radio button for the Show a Cash Value Life Policy based on company illustrations.

Step 12: Death Benefit Data: Enter the monetary amounts for the cash surrender value, income and benefit into the death benefit data table.

Step 13: Save: Click on the green save button underneath the manage account subheading.

Step 14: Structured Income Plan: A new column should appear in the structured income plan.

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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance						SS	Total	
Year		Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	(5)	Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	2.00 %								
initial amount		2,800		130,000		900,000		0		1,032,800	Subtotal		Manage	Manage		
bonus %		0.00 %		0.00 %		0.00 %		4.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800	incomes		2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	1,576,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	1,622,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	1,670,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	1,719,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	1,771,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	1,826,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	1,882,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	1,941,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,003,675	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,068,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,135,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,205,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,279,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,355,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,435,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0		0		0		2,205,000		2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

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Step 15: Display Options: Click on the green display options subheading underneath the Structured Income Planning heading.

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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance						SS	Total	
Year		Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	(5)	Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	2.00 %								
initial amount		2,800		130,000		900,000		0		1,032,800	Subtotal		Manage	Manage		
bonus %		0.00 %		0.00 %		0.00 %		4.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800	incomes		2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	1,576,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	1,622,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	1,670,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	1,719,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	1,771,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	1,826,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	1,882,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	1,941,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,003,675	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,068,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,135,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,205,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,279,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,355,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,435,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0		0		0		2,205,000		2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

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Retirement Planning System

PRIVACY POLICY   TERMS OF USE

Step 16: Column Display Options: Click on the green View Death Benefit Button in the Column Display Options table.

Step 17: Structured Income Plan: A new column should appear under the Life Insurance column displaying the premium.

Step 18: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year		Checking Account (3) Account	Income	IRA (3) Account	Income	Bnfl IRA (3) Account	Income	Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return	60	1.00 %		6.00 % IRA		4.00 % bIRA		2.00 %		0.00 %								
initial amount		2,800		130,000		900,000		0	cash value	1,032,800	0		Subtotal		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		4.00 %		0.00 %	0		of account					
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	2,000,000	1,032,800	3,032,800	incomes	2.00 %	3.20 %			
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0		0		0		2,205,000		2,019,211		2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY   TERMS OF USE

Step 19: 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.

Step 20: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

Step 21: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year		Checking Account (3) Account	Income	IRA (3) Account	Income	Bnfl IRA (3) Account	Income	Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	2.00 %		0.00 %								
initial amount		2,800		130,000		900,000		0	cash value	1,032,800	0		Subtotal		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		4.00 %		0.00 %			of account					
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	2,000,000	1,032,800	3,032,800	incomes		2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0		0		0		2,205,000				2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY   TERMS OF USE

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