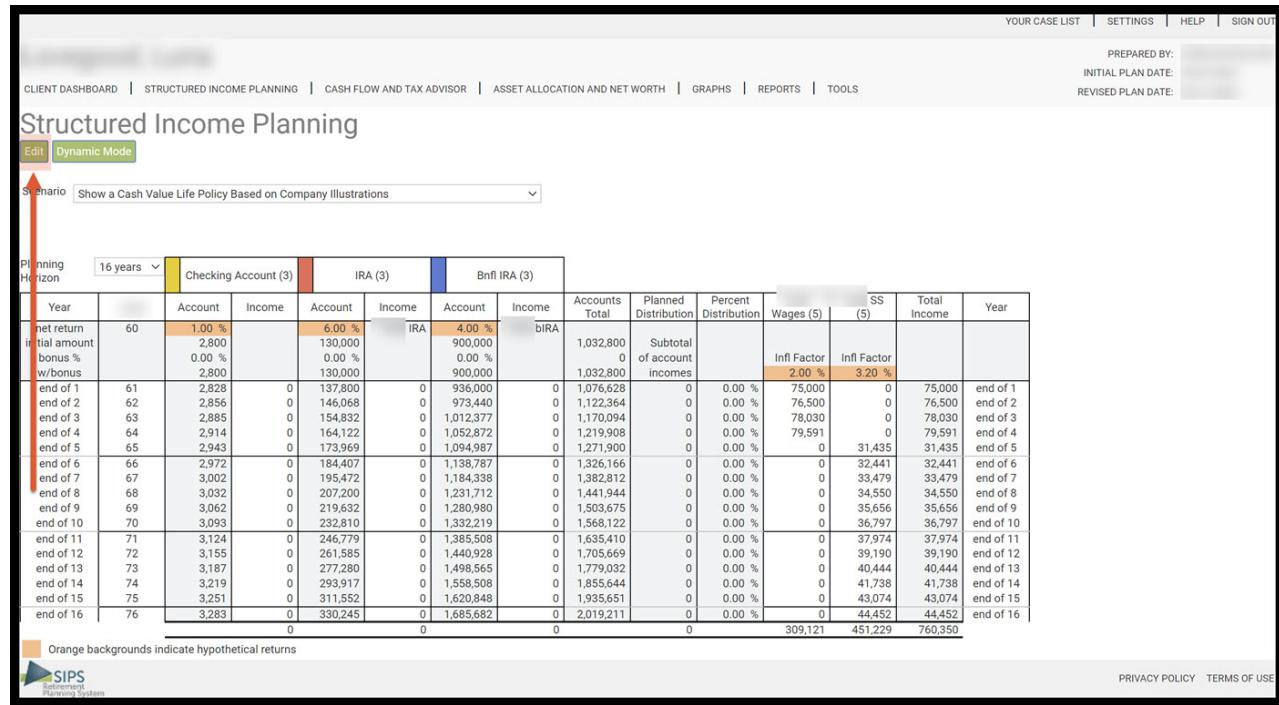


# Showing a Cash Value Life Policy Based on Company Illustrations Function

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.



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are navigation links: CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, and TOOLS. On the right, there are buttons for PREPARED BY, INITIAL PLAN DATE, and REVISED PLAN DATE. Below the header, the subheading 'Structured Income Planning' is displayed with 'Edit' and 'Dynamic Mode' buttons. A dropdown menu labeled 'Scenario' is open, showing 'Show a Cash Value Life Policy Based on Company Illustrations'. The main content is a table with 16 rows and 13 columns. The columns are: Planning Horizon (16 years), Year, Checking Account (3), IRA (3), Bnfl IRA (3), Account, Income, Account, Income, Account, Income, Accounts Total, Planned Distribution, Percent Distribution, Wages (5), SS (5), Total Income, and Year. The first row contains initial values: net return 1.00%, initial amount 2,800, bonus % 6.00%, and w/bonus 130,000. The table shows a steady increase in account values over time, with orange backgrounds for hypothetical returns. An orange arrow points to the 'Edit' button in the top left corner of the table header.

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]

## 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)			IRA (3)			Bnfl IRA (3)			Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
	Account	Income	Account	Income	Account	Income	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor								
net return	60	1.00 %	2,800	130,000	0	900,000	1,032,800	0	0.00 %	75,000	0	75,000	0	75,000	0	75,000	end of 1
initial amount			0.00 %	0.00	0.00 %	0.00	0	0.00 %	76,500	0	76,500	0	76,500	0	76,500	end of 2	
w/bonus			2,800	130,000	0	900,000	1,032,800	0	0.00 %	78,030	0	78,030	0	78,030	0	78,030	end of 3
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0.00 %	75,000	0	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	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	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	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 %	31,435	0	31,435	0	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 %	32,441	0	32,441	0	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 %	33,479	0	33,479	0	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 %	34,550	0	34,550	0	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 %	35,656	0	35,656	0	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 %	36,797	0	36,797	0	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 %	37,974	0	37,974	0	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 %	39,190	0	39,190	0	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 %	40,444	0	40,444	0	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 %	41,738	0	41,738	0	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 %	43,074	0	43,074	0	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 %	44,452	0	44,452	0	44,452	end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning Systems

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.

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## Manage Account

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

Account name: [REDACTED]

Initial account balance: [REDACTED]

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: [REDACTED]

Account owner: [REDACTED]

Account type: NQ

Add an income rider: Based on: age, Client2's age, Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type: Income Riders

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 OR Reset all years

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

Liquidate or annuitize: Annuitize (for years certain): 1.0 % OR Liquidate account (in so many years)

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

Calculated Plan Withdrawals: Make-up total owners RMD from one account, Make-up total benefit RMD from one account, Make-up income gap based on target income

Annual Savings: Annual fixed savings: [REDACTED]

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

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

Manage Account

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

Account name	Death Benefit	Death Benefit Data
Initial account balance	Death Benefit Claim Year	Year Cash Surrender Income Benefit Value
Hypothetical return	Claim Options	1
Bonus	<input type="radio"/> Show a lump sum death benefit	2
0.0 %		
<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy		
<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right		
<input type="radio"/> Add an annuity Death Benefit Rider		
Optional		
Account description	Add a death benefit rider	16
Optional account company	Select death benefit rider	17
Other	Request Additional Rider Remove Death Benefit	18
Tax calculation option		19
Add money later - deferred account		20
Years deferred		21
Asset plan allocation		22
Risk level		23
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		Select
Number of months of payout in first year	12.0	Upload Death Benefit Spreadsheet
Enter manual payout		Clear
Note that entered values WILL NOT roll down to following years when blank		
<input type="radio"/> Request Additional Rider <input type="radio"/> Remove Income Rider <input type="radio"/> Orange backgrounds indicate hypothetical returns		

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

Manage Account

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

Account name	Death Benefit	Death Benefit Data
Initial account balance	Death Benefit Claim Year	Year Cash Surrender Income Benefit Value
Hypothetical return	Claim Options	1
Bonus	<input type="radio"/> Show a lump sum death benefit	2
0.0 %		
<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy		
<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right		
<input type="radio"/> Add an annuity Death Benefit Rider		
Optional		
Account description	Add a death benefit rider	16
Optional account company	Select death benefit rider	17
Other	Request Additional Rider Remove Death Benefit	18
Tax calculation option		19
Add money later - deferred account		20
Years deferred		21
Asset plan allocation		22
Risk level		23
Account owner		
Account type		
Add an income rider		
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		
Select income rider		Select
Number of months of payout in first year	12.0	Upload Death Benefit Spreadsheet
Enter manual payout		Clear
Note that entered values WILL NOT roll down to following years when blank		
<input type="radio"/> Request Additional Rider <input type="radio"/> Remove Income Rider <input type="radio"/> Orange backgrounds indicate hypothetical returns		

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

Manage Account

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

Account name	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Income Benefit
Hypothetical return	2 %	Claim Options	1
Bonus	0.0 %	<input type="radio"/> Show a lump sum death benefit	2
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	3
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	4
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	5
Other		Add a death benefit rider	6
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	7
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>	8
Years deferred	0		9
Asset plan allocation	none		10
Risk level	n/a		11
Account owner			12
Account type	NQ		13
Add an income rider			14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			15
Select income rider			16
Number of months of payout in first year	12.0		17
Enter manual payout <input type="checkbox"/>			18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			19
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			20
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	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Income Benefit
Hypothetical return	2 %	Claim Options	1
Bonus	4 %	<input type="radio"/> Show a lump sum death benefit	2
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	3
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	4
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	5
Other		Add a death benefit rider	6
Tax calculation option	Tax Income Distributions (Qualified) <input type="button" value="Sel"/>	Select death benefit rider	7
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>	8
Years deferred	0		9
Asset plan allocation	none		10
Risk level	n/a		11
Account owner			12
Account type	NQ		13
Add an income rider			14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint			15
Select income rider			16
Number of months of payout in first year	12.0		17
Enter manual payout <input type="checkbox"/>			18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			19
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			20
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	Insurance
Initial account balance	
Hypothetical return	2.0 %
Bonus	4.0 %
<b>Optional</b>	
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	n/a
Account owner	<input type="button" value="Sel"/>
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	

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
4			

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	Insurance
Initial account balance	
Hypothetical return	2.0 %
Bonus	4.0 %
<b>Optional</b>	
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	Fixed Interest
Risk level	Fixed Interest
Account owner	<input type="button" value="Sel"/>
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	

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
4			

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	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	2.0 %	Claim Options	Income
Bonus	4.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Years deferred	0	<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Asset plan allocation	Fixed Interest		<input type="button" value="Clear"/>
Risk level	Fixed Interest		
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			

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

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.

Manage Account

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

Account name	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	2.0 %	Claim Options	Income
Bonus	4.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input checked="" type="checkbox"/>	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Years deferred	0	<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Asset plan allocation	Fixed Interest		<input type="button" value="Clear"/>
Risk level	Fixed Interest		
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			

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

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

Manage Account

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

Account name	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	2.0 %	Claim Options	Income
Bonus	4.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input checked="" type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Years deferred	0	<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Asset plan allocation	Fixed Interest		<input type="button" value="Clear"/>
Risk level	Fixed Interest		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
Orange backgrounds indicate hypothetical returns			

Step 13: 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	Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	2.0 %	Claim Options	Income
Bonus	4.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input checked="" type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Account description		<input type="radio"/> Add an annuity Death Benefit Rider	
Optional account company		Add a death benefit rider	
Other		Select death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Add money later - deferred account	<input type="checkbox"/>	<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Years deferred	0		<input type="button" value="Clear"/>
Asset plan allocation	Fixed Interest		
Risk level	Fixed Interest		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
Orange backgrounds indicate hypothetical returns			

Step 14: Structured Income Plan: A new column 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 | Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years

Planning Horizon		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income	Account	Income							
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 of account incomes				
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %		0						
		2,800		130,000		900,000		0		1,032,800						
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	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

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

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 | Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years

Planning Horizon		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income	Account	Income							
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 of account incomes				
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %		0						
		2,800		130,000		900,000		0		1,032,800						
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	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

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

Column Display Options View RMD Checks Hide Income Riders **View Death Benefit** Hide % Distribution View Comparison Hide Tax Rates View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Checking Account (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bnfl IRA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Wages (5)	SS (5)			
	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan. You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups. Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset Condense All Uncondense All

Group Setup

Accounts

Title	Color
Group 1 Accounts	<input checked="" type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Incomes

Title	Color
Group 1 Incomes	<input checked="" type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

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

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 Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years ▾

Year	Account	Income	Account	Income	Account	Income	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 %	Bnfl IRA	2.00 %	0.00 %	1,032,800	0	Subtotal of account incomes						
initial amount		2,800		130,000		900,000		0	0.00 %	1,032,800	3,032,800							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %	0.00 %	1,032,800	3,032,800							
		2,800		130,000		900,000		0	0.00 %	1,032,800	3,032,800							
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	972,440	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	2,205,660	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	0	0.00 %	0	44,452	44,452	end of 16	
										2,205,000	2,205,000	309,121	451,229	2,965,350				

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY TERMS OF USE

Step 18: 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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income	Death Benefit											
net return	60	1.00 %		6.00 %		4.00 %	2.00 %	0.00 %	1,032,800	0	Subtotal of account incomes							
initial amount		2,800		130,000		900,000	0	0.00 %										
bonus %		0.00 %		0.00 %		0.00 %	4.00 %	4.00 %										
w/bonus		2,800		130,000		900,000	0	0	1,032,800	3,032,800								
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	1,184,438	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	2,205,660	3,705,660	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 Systems

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.

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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

		Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income	Death Benefit											
net return	60	1.00 %		6.00 %		4.00 %	2.00 %	0.00 %	1,032,800	0	Subtotal of account incomes							
initial amount		2,800		130,000		900,000	0	0.00 %										
bonus %		0.00 %		0.00 %		4.00 %	4.00 %	4.00 %										
w/bonus		2,800		130,000		900,000	0	0	1,032,800	3,032,800								
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	1,184,438	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	2,205,660	3,705,660	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 Systems

PRIVACY POLICY | TERMS OF USE

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.

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 | Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years | Checking Account (3) | IRA (3) | Bnfl IRA (3) | Insurance

Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return initial amount bonus % w/bonus	60 1.00 % 2,800 0.00 % 2,800		6.00 % 130,000 0.00 % 130,000		4.00 % IRA 900,000 0.00 % 900,000		2.00 % bIRa 0 4.00 % 0		0.00 % cash value 0.00 % 0	1,032,800 0	3,032,800 0	Subtotal of account incomes		Manage Infl Factor 2.00 %	Manage Infl Factor 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	0 0	175,000 176,500	end of 1 end of 2
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	0 0	176,500 178,030	end of 2 end of 3
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	0 0	178,030 204,591	end of 3 end of 4
end of 4	64 2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,904	3,219,904	125,000	7.49 %	79,591 0	0 0	204,591 215,435	end of 4 end of 5
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	0 0	215,435 216,435	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	0 157,441		end of 6
end of 7	67 3,002	0	195,472	0	1,184,438	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150,000	8.21 %	0 33,479	0 183,479		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	0 184,550		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	0 185,656		end of 9
end of 10	70 3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,066,122	3,568,122	175,000	8.73 %	0 36,797	0 211,797		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	0 212,974		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	0 214,190		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	0 225,444		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	0 226,738		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	0 228,074		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	0 44,452		end of 16
			0	0	0	0	0	2,205,000		2,205,000		309,121	451,229	2,965,350			

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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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.

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 | Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years | Checking Account (3) | IRA (3) | Bnfl IRA (3) | Insurance

Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return initial amount bonus % w/bonus	60 1.00 % 2,800 0.00 % 2,800		6.00 % 130,000 0.00 % 130,000		4.00 % IRA 900,000 0.00 % 900,000		2.00 % bIRa 0 4.00 % 0		0.00 % cash value 0.00 % 0	1,032,800 0	3,032,800 0	Subtotal of account incomes		Manage Infl Factor 2.00 %	Manage Infl Factor 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	0 0	175,000 176,500	end of 1 end of 2
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	0 0	176,500 178,030	end of 2 end of 3
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	0 0	178,030 204,591	end of 3 end of 4
end of 4	64 2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,904	3,219,904	125,000	7.49 %	79,591 0	0 0	204,591 215,435	end of 4 end of 5
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	0 0	215,435 216,435	end of 5
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end of 7	67 3,002	0	195,472	0	1,184,438	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150,000	8.21 %	0 33,479	0 183,479		end of 7
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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	0 185,656		end of 9
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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	0 44,452		end of 16
			0	0	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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If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: [support@planscout.com](mailto:support@planscout.com).