

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 displays the 'Structured Income Planning' section of a financial planning software. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, a 'CLIENT DASHBOARD' section includes links for 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted in green) and a 'Dynamic Mode' button. Below the heading, a dropdown menu shows the scenario: 'Show a Cash Value Life Policy Based on Company Illustrations'. A red arrow points to the 'Edit' button. The interface includes a 'Planning Horizon' of '16 years' and a table with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Percent Distribution', 'Wages (5)', 'SS (5)', 'Total Income', and 'Year'. The table contains data for years 60 through 76, with orange backgrounds indicating hypothetical returns. A legend at the bottom states: 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is in the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' links are in the bottom right.

Year	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
60	1.00 %	6.00 %	4.00 %	1,032,800	0	0.00 %	0	0	60
61	2,828	0	137,800	0	0.00 %	75,000	0	75,000	61
62	2,856	0	146,068	0	0.00 %	76,500	0	76,500	62
63	2,885	0	154,832	0	0.00 %	78,030	0	78,030	63
64	2,914	0	164,122	0	0.00 %	79,591	0	79,591	64
65	2,943	0	173,969	0	0.00 %	81,185	0	81,185	65
66	2,972	0	184,407	0	0.00 %	82,812	0	82,812	66
67	3,002	0	195,472	0	0.00 %	84,472	0	84,472	67
68	3,032	0	207,200	0	0.00 %	86,166	0	86,166	68
69	3,062	0	219,632	0	0.00 %	87,895	0	87,895	69
70	3,093	0	232,810	0	0.00 %	89,658	0	89,658	70
71	3,124	0	246,779	0	0.00 %	91,456	0	91,456	71
72	3,155	0	261,585	0	0.00 %	93,289	0	93,289	72
73	3,187	0	277,280	0	0.00 %	95,157	0	95,157	73
74	3,219	0	293,917	0	0.00 %	97,060	0	97,060	74
75	3,251	0	311,552	0	0.00 %	99,000	0	99,000	75
76	3,283	0	330,245	0	0.00 %	101,000	0	101,000	76

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: [Show a Cash Value Life Policy Based on Company Illustrations](#)

Planning Horizon: 16 years

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 %		4.00 %	1,032,800						
initial amount		2,800		130,000		900,000	0						
bonus %		0.00 %		0.00 %		0.00 %	0						
w/bonus		2,800		130,000		900,000	1,032,800						
end of 1	61	2,828	0	137,800	0	936,000	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	2,019,211	0	0.00 %	309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Solutions

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional

Account description:

Optional account company:

Other:

Tax calculation option: [Tax Income Distributions \(Qualified\)](#)

Add money later - deferred account: ☐

Years deferred:

Asset plan allocation: [none](#)

Risk level:

Account owner:

Account type: [NQ](#)

Add an income rider

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

Select income rider:

Number of months of payout in first year:

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

[Pick year\(s\)](#)

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
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4		
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Orange backgrounds indicate hypothetical returns

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

Step 4: 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 Sel

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

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet ? Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name

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 Sel

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

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select

Upload Death Benefit Spreadsheet ? Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

Risk level n/a

Account owner

Account type NQ

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2 %

Bonus 4 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

Risk level n/a

Account owner

Account type NQ

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %

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 n/a

Account owner

Account type NQ

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select

Upload Death Benefit Spreadsheet Clear

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %

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 Fixed Interest Sel

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2.0 %

Bonus 4.0 %

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 Fixed Interest Sel

Risk level Fixed Interest

Account owner

Account type NQ

Add an income rider

Based on age Client'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

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %

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 Fixed Interest Sel

Risk level Fixed Interest

Account owner

Account type NQ

Add an income rider

Based on age Client'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

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %

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 Fixed Interest Sel

Risk level Fixed Interest

Account owner

Account type NQ

Add an income rider

Based on age Client 2'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

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 %

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 Fixed Interest Sel

Risk level Fixed Interest

Account owner

Account type NQ

Add an income rider

Based on age Client 2'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

Death Benefit

Death Benefit Claim Year 0

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

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1	500,000	100,000	2,000,000
2	500,000	100,000	2,000,000
3	500,000	100,000	2,000,000
4	500,000	125,000	2,000,000
5	500,000	125,000	2,000,000
6	500,000	125,000	2,000,000
7	500,000	150,000	2,000,000
8	500,000	150,000	2,000,000
9	500,000	150,000	2,000,000
10	500,000	175,000	2,000,000
11	500,000	175,000	2,000,000
12	500,000	175,000	2,000,000
13	500,000	185,000	2,000,000
14	500,000	185,000	2,000,000
15	500,000	185,000	2,000,000
16			
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23			

Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#)
[Save](#)
[Cancel](#)
[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
[Edit or Add Scenario](#)
[Display Options](#)

Scenario:

Planning Horizon: 16 years

Year	Account	Income	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 %		4.00 %		2.00 %							
initial amount		2,800		130,000		900,000		0	1,032,800	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %				2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	1,032,800	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

[Edit](#)
[Save](#)
[Cancel](#)
[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
[Edit or Add Scenario](#)
[Display Options](#)

Scenario:

Planning Horizon: 16 years

Year	Account	Income	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 %		4.00 %		2.00 %							
initial amount		2,800		130,000		900,000		0	1,032,800	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %				2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	1,032,800	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	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

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Incomes

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☐

Wages (5)

SS (5)

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
Group 2
Group 3
Group 4
Group 5

Incomes

Title
Color

Group 1
Group 2
Group 3
Group 4
Group 5

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

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	60	1.00 %		6.00 %		4.00 %		2.00 %	0.00 % cash value	1,032,800	0						
initial amount		2,800		130,000		900,000		0	0.00 %								
bonus %		0.00 %		0.00 %		0.00 %		4.00 %									
vw/bonus		2,800		130,000		900,000		0									
end of 1	61	2,828	0	137,800	0	936,000	0	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,019,211	2,019,211	0	0.00 %	0	44,452	228,074	end of 16
										2,205,000		2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS

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

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 %		4.00 %		2.00 %	0.00 %	1,032,800	3,032,800						
initial amount		2,800		130,000		900,000		0	cash value	0		Subtotal of account incomes					
w/bonus		2,800		130,000		900,000		0	0.00 %	0	0						
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	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	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	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	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	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	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	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	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	2,003,675	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	2,068,122	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	2,135,410	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	2,205,669	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	2,279,032	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	2,355,644	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	2,435,651	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	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	0	0	0	2,205,000	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

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 %		4.00 %		2.00 %	0.00 %	1,032,800	3,032,800						
initial amount		2,800		130,000		900,000		0	cash value	0		Subtotal of account incomes					
w/bonus		2,800		130,000		900,000		0	0.00 %	0	0						
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	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	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	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	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	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	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	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	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	2,003,675	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	2,068,122	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	2,135,410	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	2,205,669	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	2,279,032	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	2,355,644	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	2,435,651	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	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	0	0	0	2,205,000	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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: [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 %	biIRA	2.00 %	0.00 %	1,032,800	3,032,800						
initial amount		2,800		130,000		900,000		0	cash value	0		Subtotal of account incomes		Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %	0.00 %	0				Infl Factor	Infl Factor		
		2,800	Manage	130,000	Manage	900,000	Manage	0	2,000,000	1,032,800	3,032,800			2.00 %	3.20 %		
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	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	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	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	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	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	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	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	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	2,003,675	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	2,068,122	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	2,135,410	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	2,205,669	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	2,279,032	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	2,355,644	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	2,435,651	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	2,019,211	2,019,211	0	0.00 %	0	44,452	228,074	end of 16
			0	330,245	0	1,685,682	0	0	0	2,019,211	2,019,211	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: [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 %	biIRA	2.00 %	0.00 %	1,032,800	3,032,800						
initial amount		2,800		130,000		900,000		0	cash value	0		Subtotal of account incomes		Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %	0.00 %	0				2.00 %	3.20 %		
		2,800	Manage	130,000	Manage	900,000	Manage	0	2,000,000	1,032,800	3,032,800						
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	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	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	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	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	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	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	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	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	2,003,675	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	2,068,122	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	2,135,410	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	2,205,669	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	2,279,032	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	2,355,644	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	2,435,651	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	2,019,211	2,019,211	0	0.00 %	0	44,452	228,074	end of 16
			0	330,245	0	1,685,682	0	0	0	2,019,211	2,019,211	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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.