Uploading an Excel Spreadsheet into the Death Benefit Data Table on the View/Edit Death Benefit Page

10/05/2026 10:52 am EDT

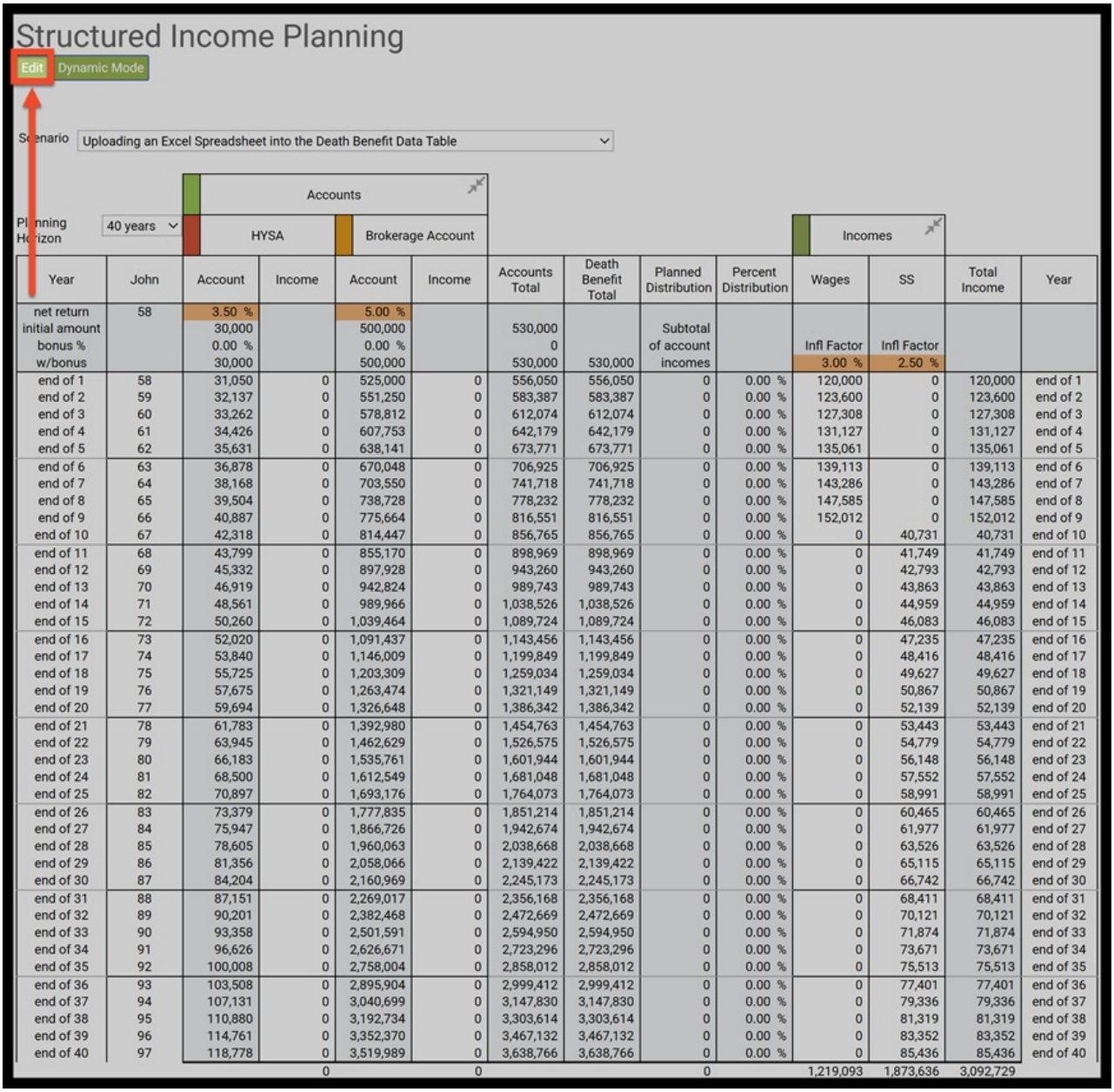
When modeling insurance products, you may have the need to show cash surrender values, income, and death benefits that are custom or unique each year. This is especially common when you are modeling insurance products that allow the policy holder to take loans from. The yearly values should be available in insurance product illustrations. SIPS has an easy way to upload these numbers so that you don't have to type in all the data manually. This article walks you through uploading an Excel spreadsheet into the table on the View/Edit Death Benefit page and shows you what the account looks like once the upload is complete. We'll start on the Structured Income Planning landing page.

Related Articles: *Step-By-Step Guide for Building a Structured Income Plan*, *Adding an Annuity with a Pre-Existing Income Rider*, *Manually Adding an Annuity and Income Rider*

Insurance Asset:

- Account Name: LTC Insurance
- Initial Account Balance:
- Hypothetical Return: 4%
- Bonus Percentage: 10%
- Registration Type: Qualified (Tax Income Distributions)
- Asset Plan Allocation: Indexed Annuity
- Account Amount: $500,000
- Initial Income: $30,000
- Death Benefit: $2,000,000

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.



Structured Income Planning

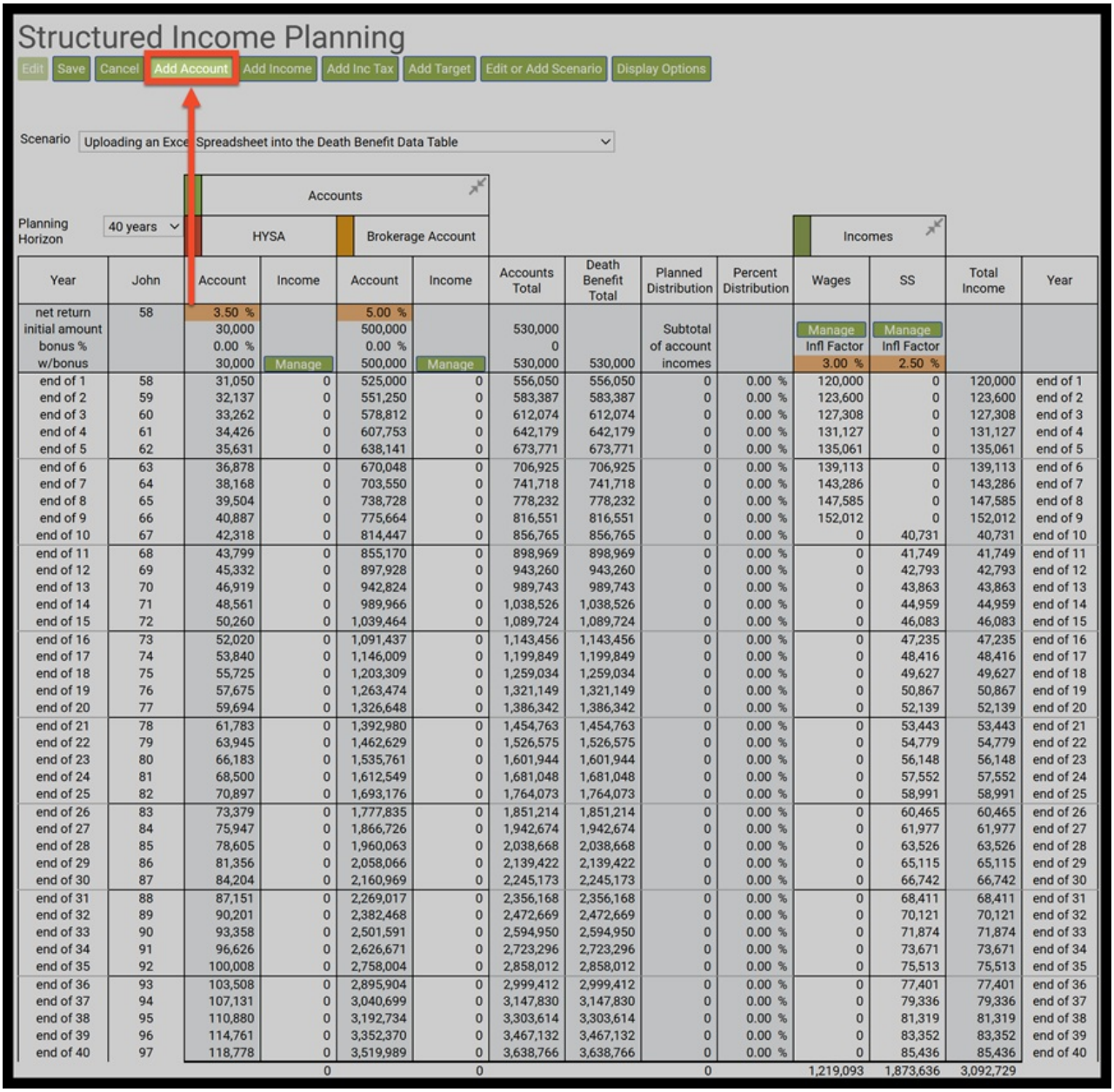
Edit | Dynamic Mode

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon: 40 years

		Accounts								Incomes			
		HYSA		Brokerage Account									
Year	John	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %									
initial amount		30,000		500,000		530,000		Subtotal					
bonus %		0.00 %		0.00 %		0		of account		Infl Factor	Infl Factor		
w/bonus		30,000		500,000		530,000	530,000	incomes		3.00 %	2.50 %		
end of 1	58	31,050	0	525,000	0	556,050	556,050	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	583,387	583,387	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	612,074	612,074	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	642,179	642,179	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	673,771	673,771	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	706,925	706,925	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	741,718	741,718	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	778,232	778,232	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	816,551	816,551	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	856,765	856,765	0	0.00 %	0	40,731	40,731	end of 10
end of 11	68	43,799	0	855,170	0	898,969	898,969	0	0.00 %	0	41,749	41,749	end of 11
end of 12	69	45,332	0	897,928	0	943,260	943,260	0	0.00 %	0	42,793	42,793	end of 12
end of 13	70	46,919	0	942,824	0	989,743	989,743	0	0.00 %	0	43,863	43,863	end of 13
end of 14	71	48,561	0	989,966	0	1,038,526	1,038,526	0	0.00 %	0	44,959	44,959	end of 14
end of 15	72	50,260	0	1,039,464	0	1,089,724	1,089,724	0	0.00 %	0	46,083	46,083	end of 15
end of 16	73	52,020	0	1,091,437	0	1,143,456	1,143,456	0	0.00 %	0	47,235	47,235	end of 16
end of 17	74	53,840	0	1,146,009	0	1,199,849	1,199,849	0	0.00 %	0	48,416	48,416	end of 17
end of 18	75	55,725	0	1,203,309	0	1,259,034	1,259,034	0	0.00 %	0	49,627	49,627	end of 18
end of 19	76	57,675	0	1,263,474	0	1,321,149	1,321,149	0	0.00 %	0	50,867	50,867	end of 19
end of 20	77	59,694	0	1,326,648	0	1,386,342	1,386,342	0	0.00 %	0	52,139	52,139	end of 20
end of 21	78	61,783	0	1,392,980	0	1,454,763	1,454,763	0	0.00 %	0	53,443	53,443	end of 21
end of 22	79	63,945	0	1,462,629	0	1,526,575	1,526,575	0	0.00 %	0	54,779	54,779	end of 22
end of 23	80	66,183	0	1,535,761	0	1,601,944	1,601,944	0	0.00 %	0	56,148	56,148	end of 23
end of 24	81	68,500	0	1,612,549	0	1,681,048	1,681,048	0	0.00 %	0	57,552	57,552	end of 24
end of 25	82	70,897	0	1,693,176	0	1,764,073	1,764,073	0	0.00 %	0	58,991	58,991	end of 25
end of 26	83	73,379	0	1,777,835	0	1,851,214	1,851,214	0	0.00 %	0	60,465	60,465	end of 26
end of 27	84	75,947	0	1,866,726	0	1,942,674	1,942,674	0	0.00 %	0	61,977	61,977	end of 27
end of 28	85	78,605	0	1,960,063	0	2,038,668	2,038,668	0	0.00 %	0	63,526	63,526	end of 28
end of 29	86	81,356	0	2,058,066	0	2,139,422	2,139,422	0	0.00 %	0	65,115	65,115	end of 29
end of 30	87	84,204	0	2,160,969	0	2,245,173	2,245,173	0	0.00 %	0	66,742	66,742	end of 30
end of 31	88	87,151	0	2,269,017	0	2,356,168	2,356,168	0	0.00 %	0	68,411	68,411	end of 31
end of 32	89	90,201	0	2,382,468	0	2,472,669	2,472,669	0	0.00 %	0	70,121	70,121	end of 32
end of 33	90	93,358	0	2,501,591	0	2,594,950	2,594,950	0	0.00 %	0	71,874	71,874	end of 33
end of 34	91	96,626	0	2,626,671	0	2,723,296	2,723,296	0	0.00 %	0	73,671	73,671	end of 34
end of 35	92	100,008	0	2,758,004	0	2,858,012	2,858,012	0	0.00 %	0	75,513	75,513	end of 35
end of 36	93	103,508	0	2,895,904	0	2,999,412	2,999,412	0	0.00 %	0	77,401	77,401	end of 36
end of 37	94	107,131	0	3,040,699	0	3,147,830	3,147,830	0	0.00 %	0	79,336	79,336	end of 37
end of 38	95	110,880	0	3,192,734	0	3,303,614	3,303,614	0	0.00 %	0	81,319	81,319	end of 38
end of 39	96	114,761	0	3,352,370	0	3,467,132	3,467,132	0	0.00 %	0	83,352	83,352	end of 39
end of 40	97	118,778	0	3,519,989	0	3,638,766	3,638,766	0	0.00 %	0	85,436	85,436	end of 40
			0		0			0		1,219,093	1,873,636	3,092,729	

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



Structured Income Planning

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

Scenario: Uploading an Exce Spreadsheet into the Death Benefit Data Table

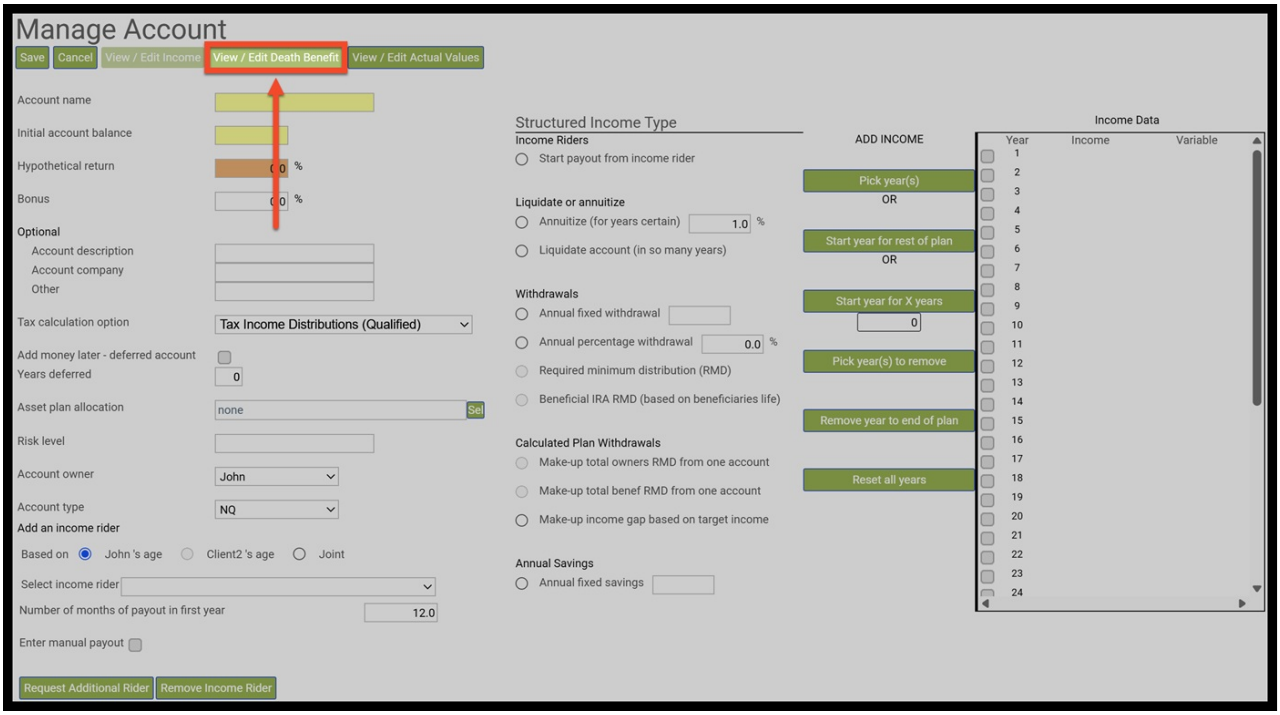
Planning Horizon: 40 years

Accounts: HYSA | Brokerage Account

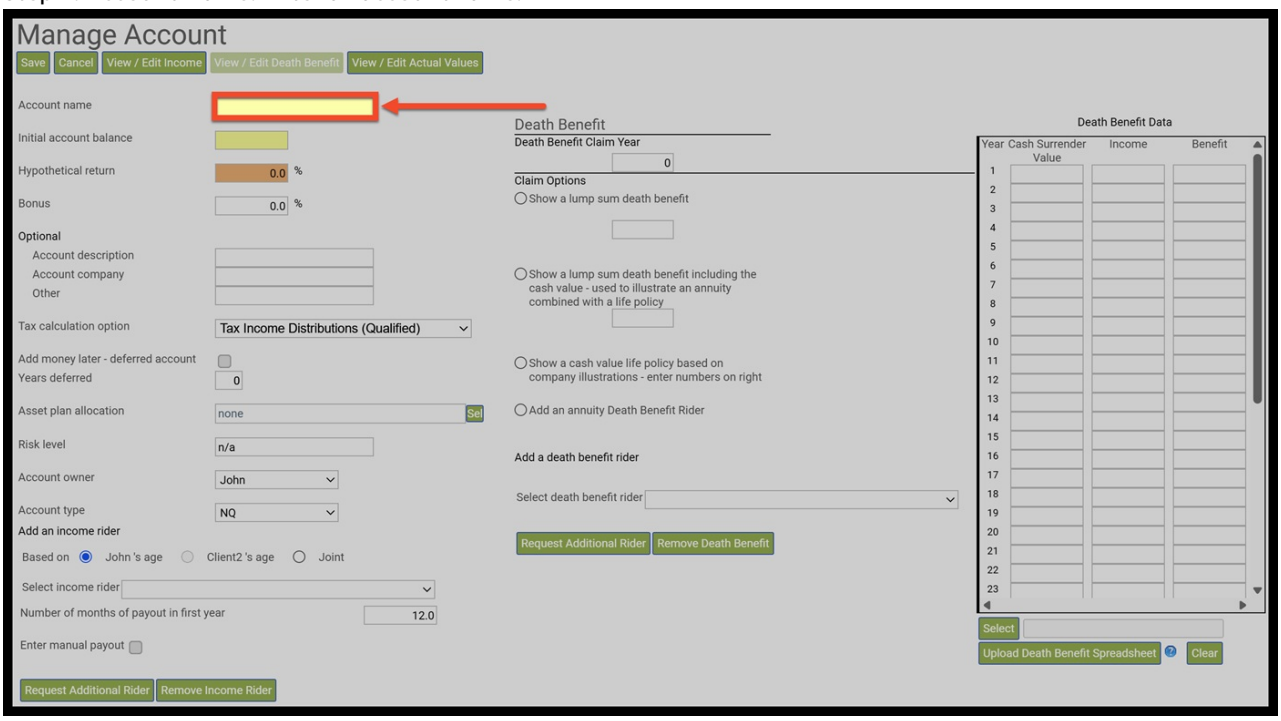
Incomes

Year	John	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
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bonus %		0.00 %		0.00 %		0		of account		Infl Factor	Infl Factor		
w/bonus		30,000	Manage	500,000	Manage	530,000	530,000	incomes		3.00 %	2.50 %		
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end of 35	92	100,008	0	2,758,004	0	2,858,012	2,858,012	0	0.00 %	0	75,513	75,513	end of 35
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end of 37	94	107,131	0	3,040,699	0	3,147,830	3,147,830	0	0.00 %	0	79,336	79,336	end of 37
end of 38	95	110,880	0	3,192,734	0	3,303,614	3,303,614	0	0.00 %	0	81,319	81,319	end of 38
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end of 40	97	118,778	0	3,519,989	0	3,638,766	3,638,766	0	0.00 %	0	85,436	85,436	end of 40
			0		0			0		1,219,093	1,873,636	3,092,729	

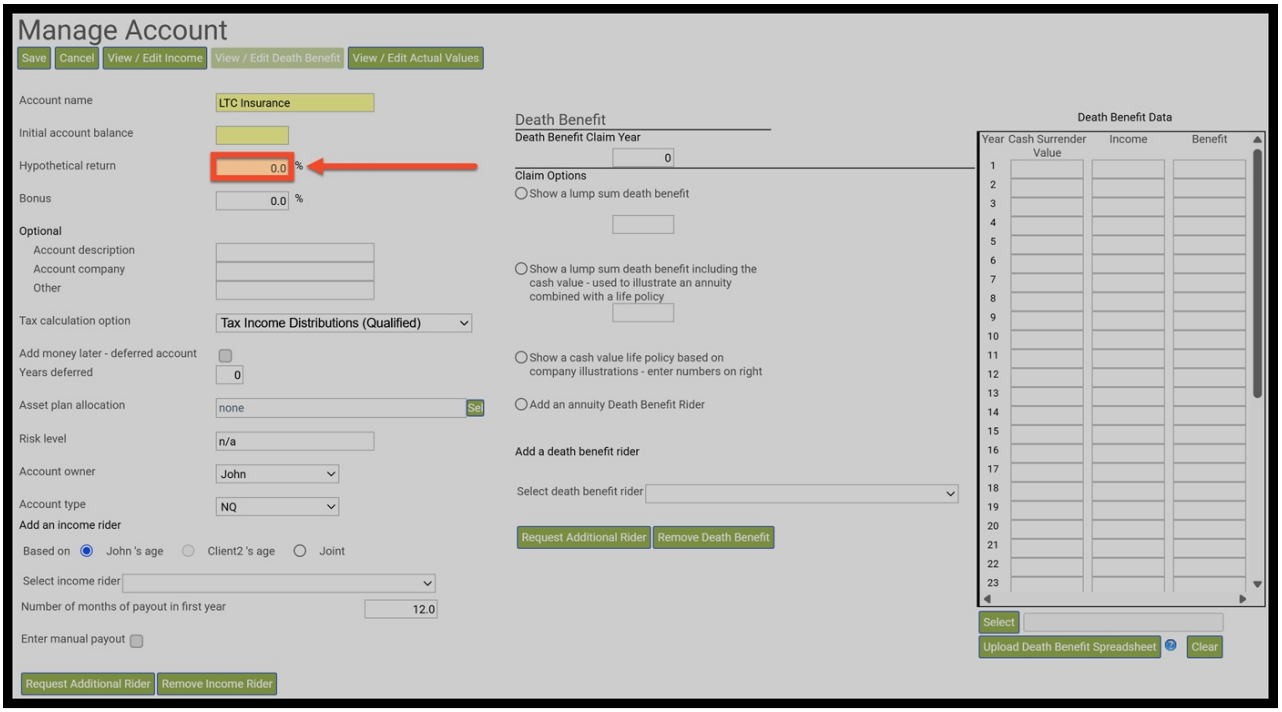
Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit button underneath the Manage Account subheading.



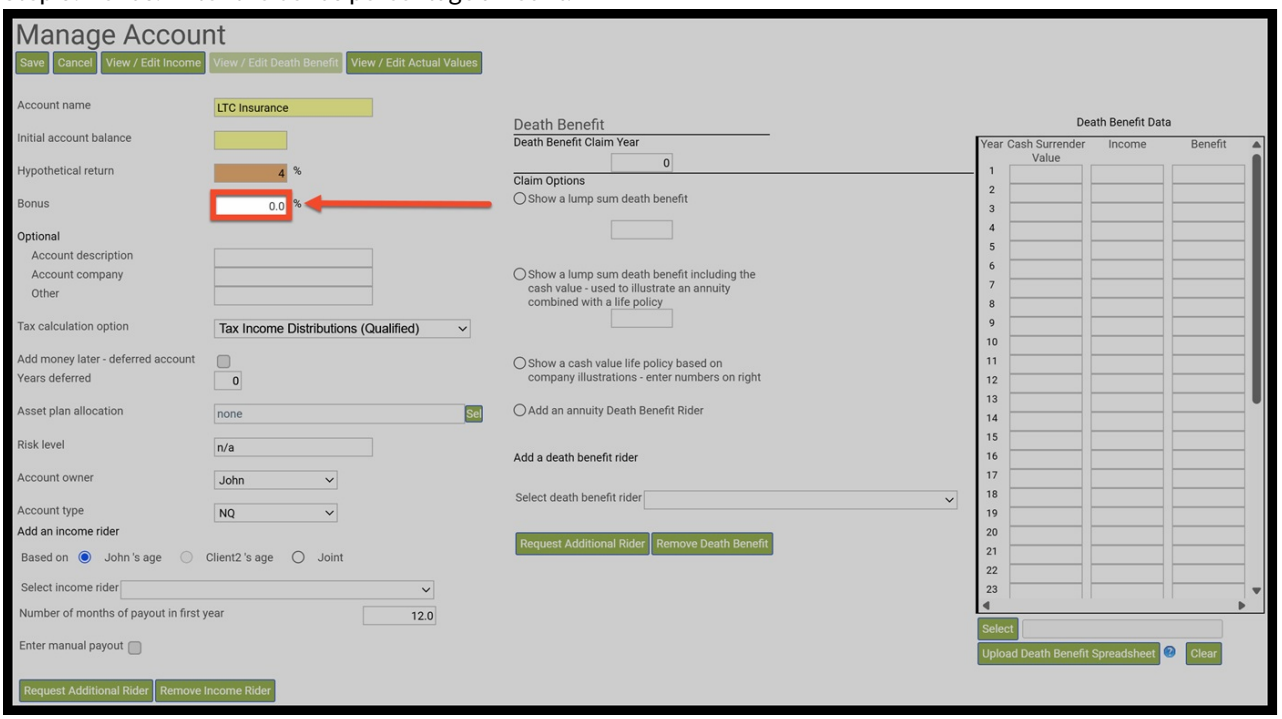
Step 4: Account Name: Enter an account name.



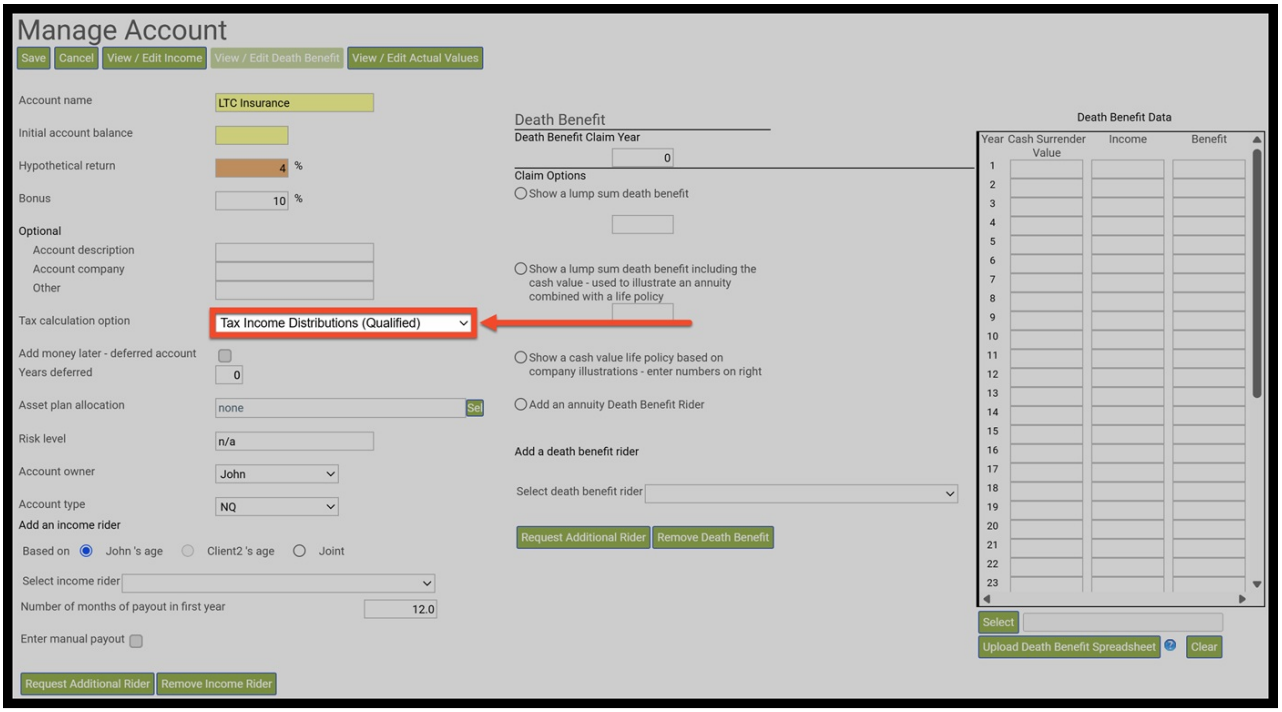
Step 5: Hypothetical Return: Enter the hypothetical return.



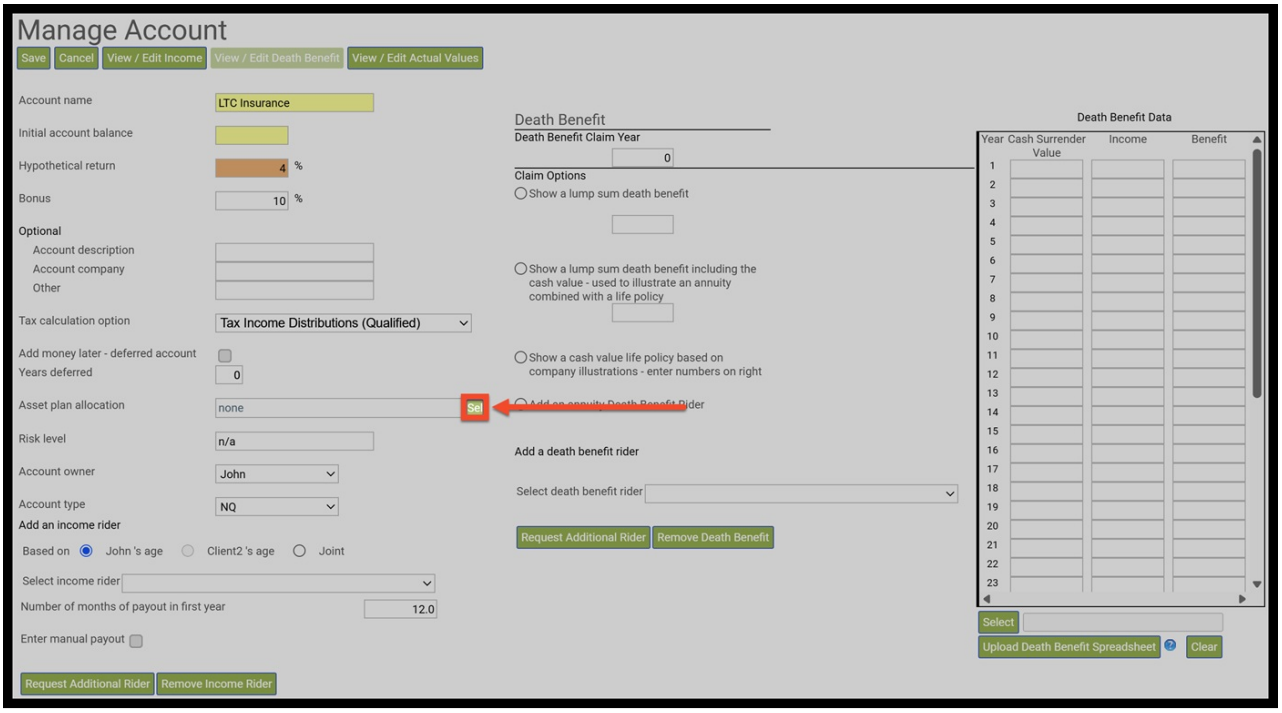
Step 6: Bonus: Enter the bonus percentage amount.



Step 7: Tax Calculation Option: Click on the drop-down caret arrow in the text box and select the tax calculation option. *See Article: Tax Calculation Options for Accounts*

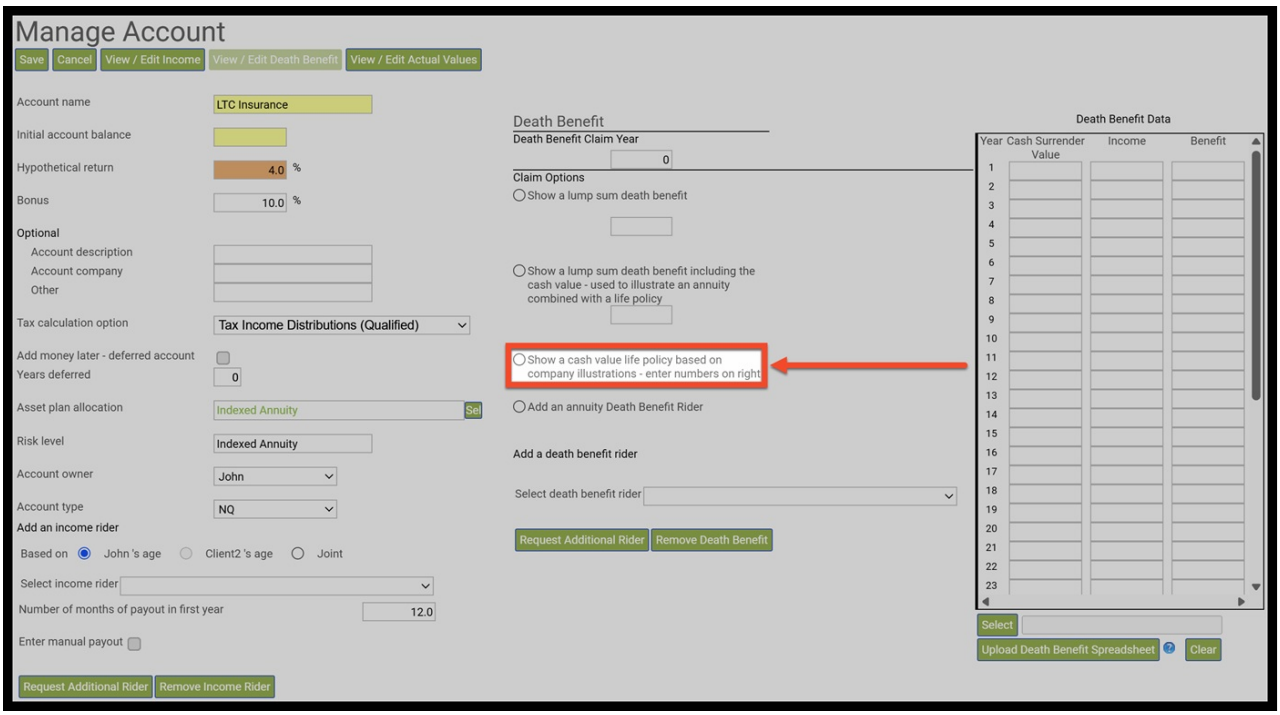


Step 8: Sel: Click on the green Sel button next to the text box for the asset plan allocation and select the asset plan allocation.

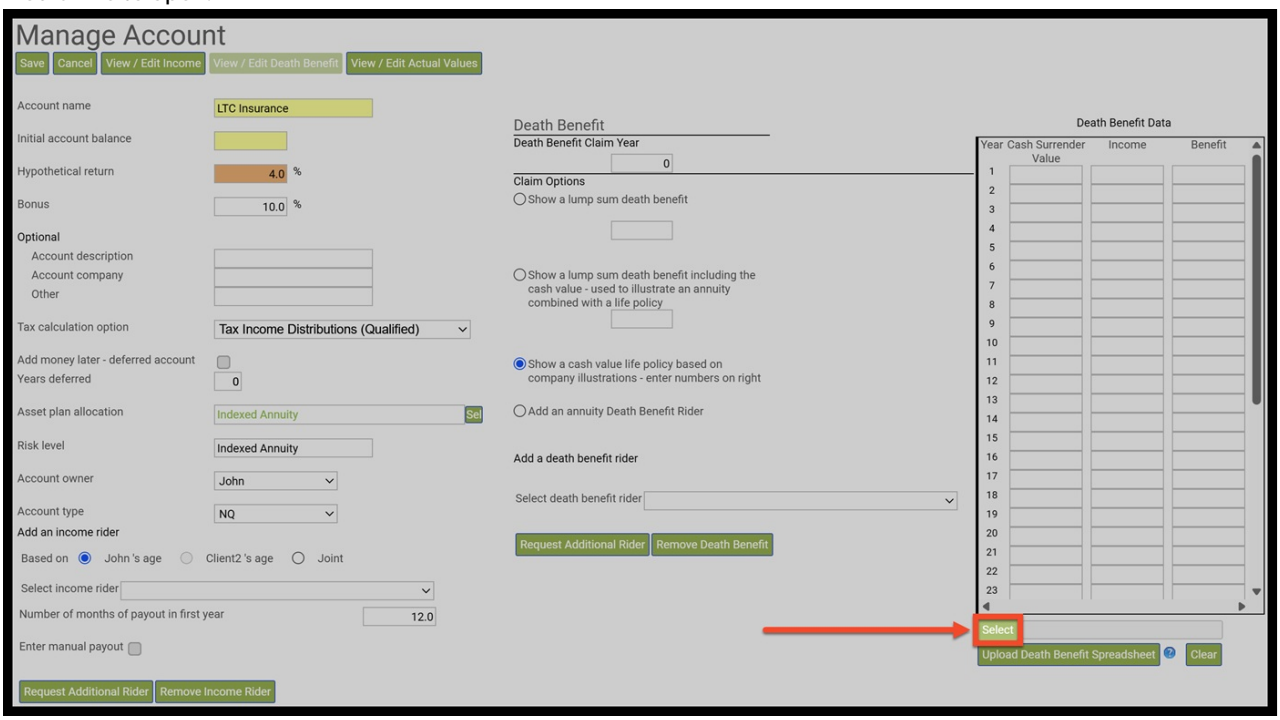


Step 9: Show a Cash Value Life Policy based on company illustrations: Click on the radio button for the Show a Cash Value Life Policy based on company illustrations. *See Article: Showing a Cash Value Life Policy Based on Company*

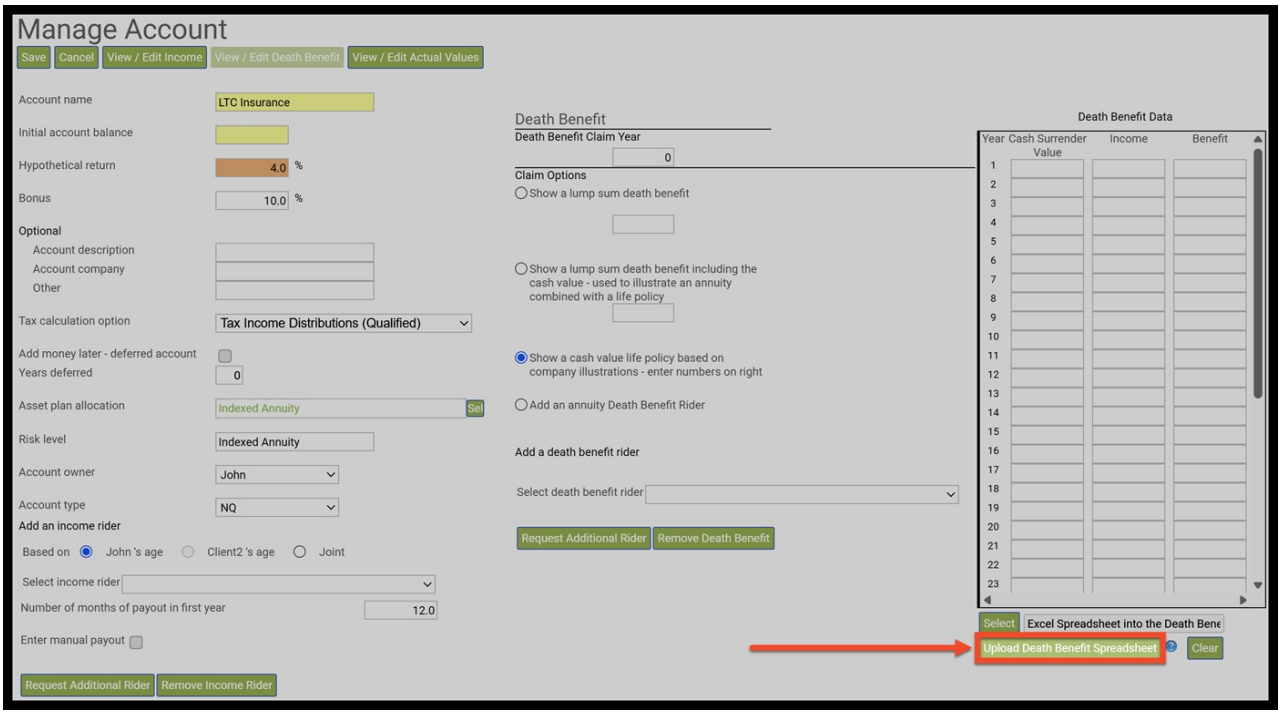
Illustrations Function



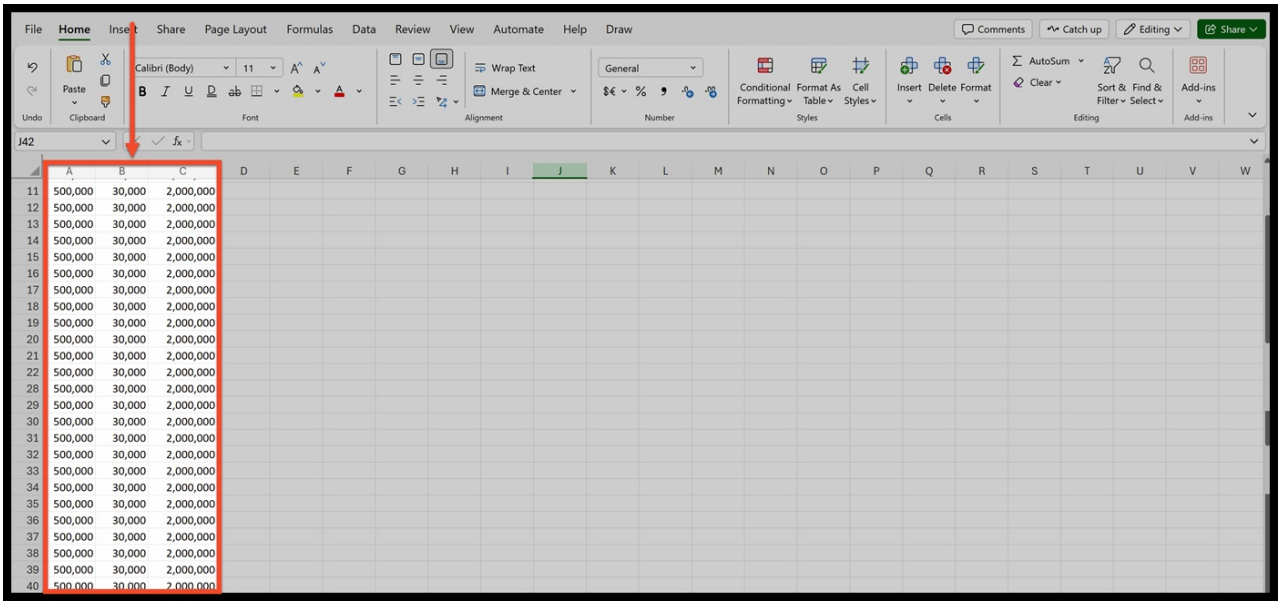
Step 10: Select: Click on the green Select button underneath the Death Benefit Table. Select which Excel file you would like to open.



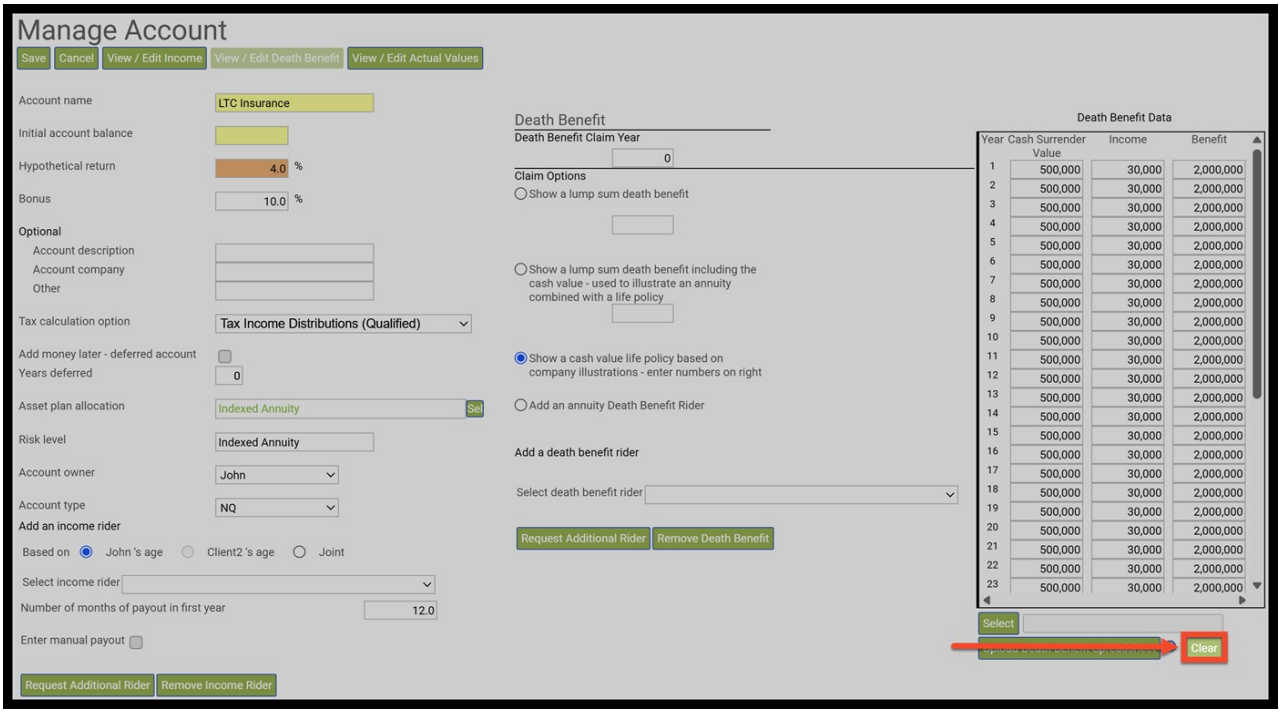
Step 11: Upload Death Benefit Spreadsheet: Click on the green Upload Death Benefit Spreadsheet button underneath the Death Benefit Table.



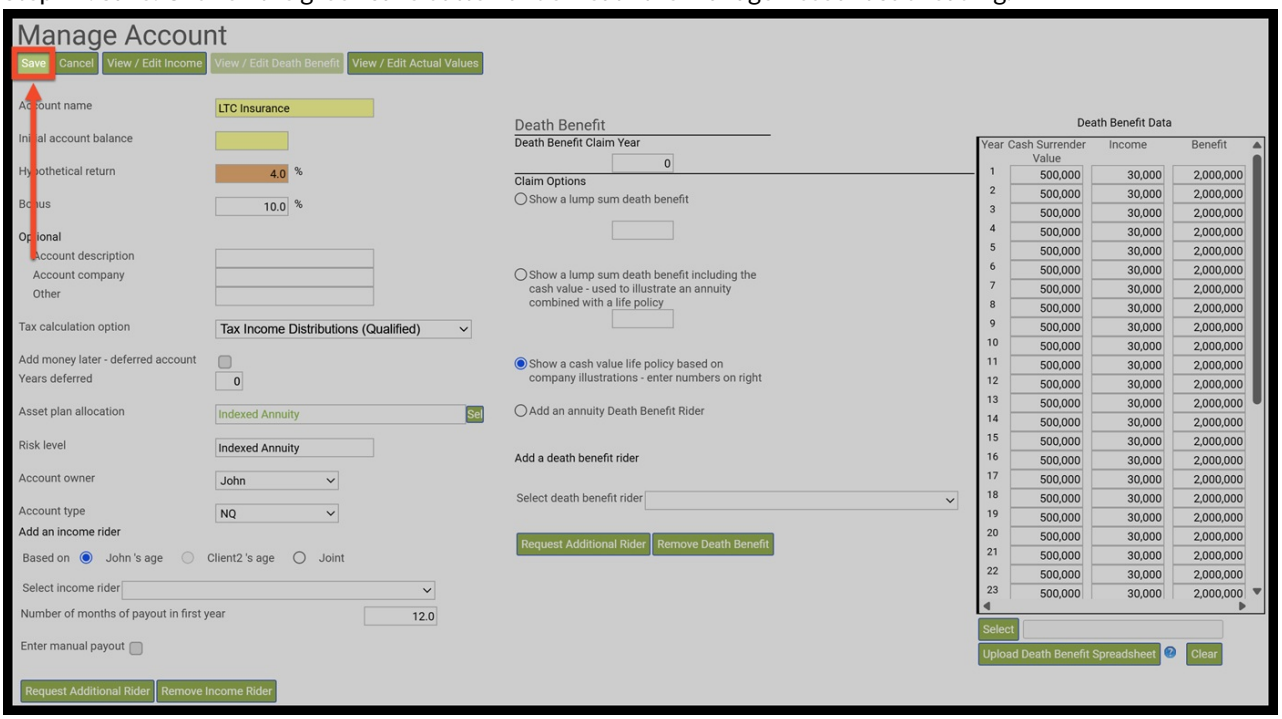
Step 12: Sample Death Benefit Spreadsheet: Take note of the sample death benefit spreadsheet. The sample spreadsheet has no headers just three columns that get uploaded directly into SIPS.



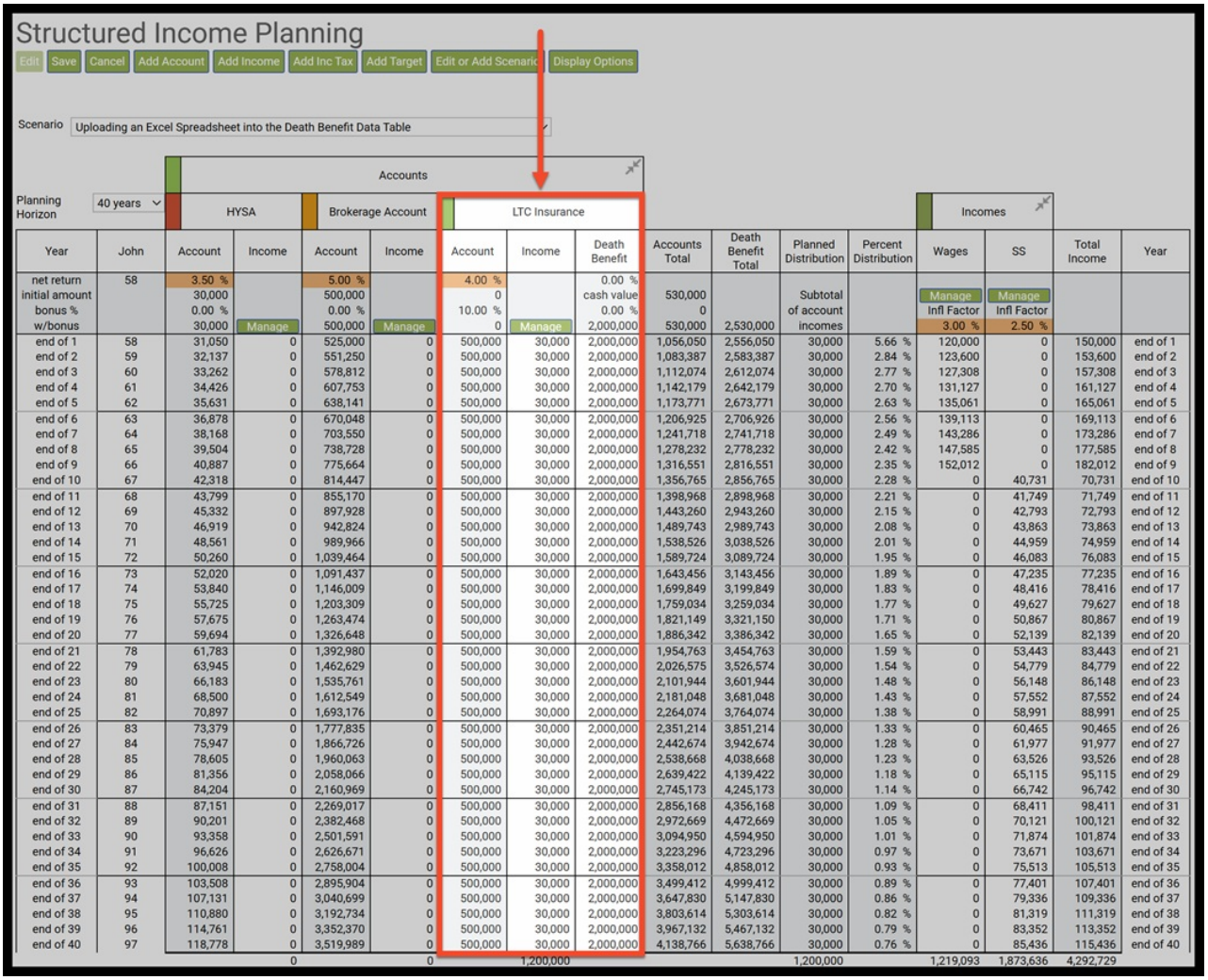
Step 13: Clear: To delete the data that is within the Death Benefit Data table, click on the green Clear button.



Step 14: Save: Click on the green save button underneath the Manage Account subheading.



Step 15: Structured Income Plan: SIPS will automatically take you back to the Structured Income Planning page. A new section of columns under Accounts should automatically appear.



Structured Income Planning

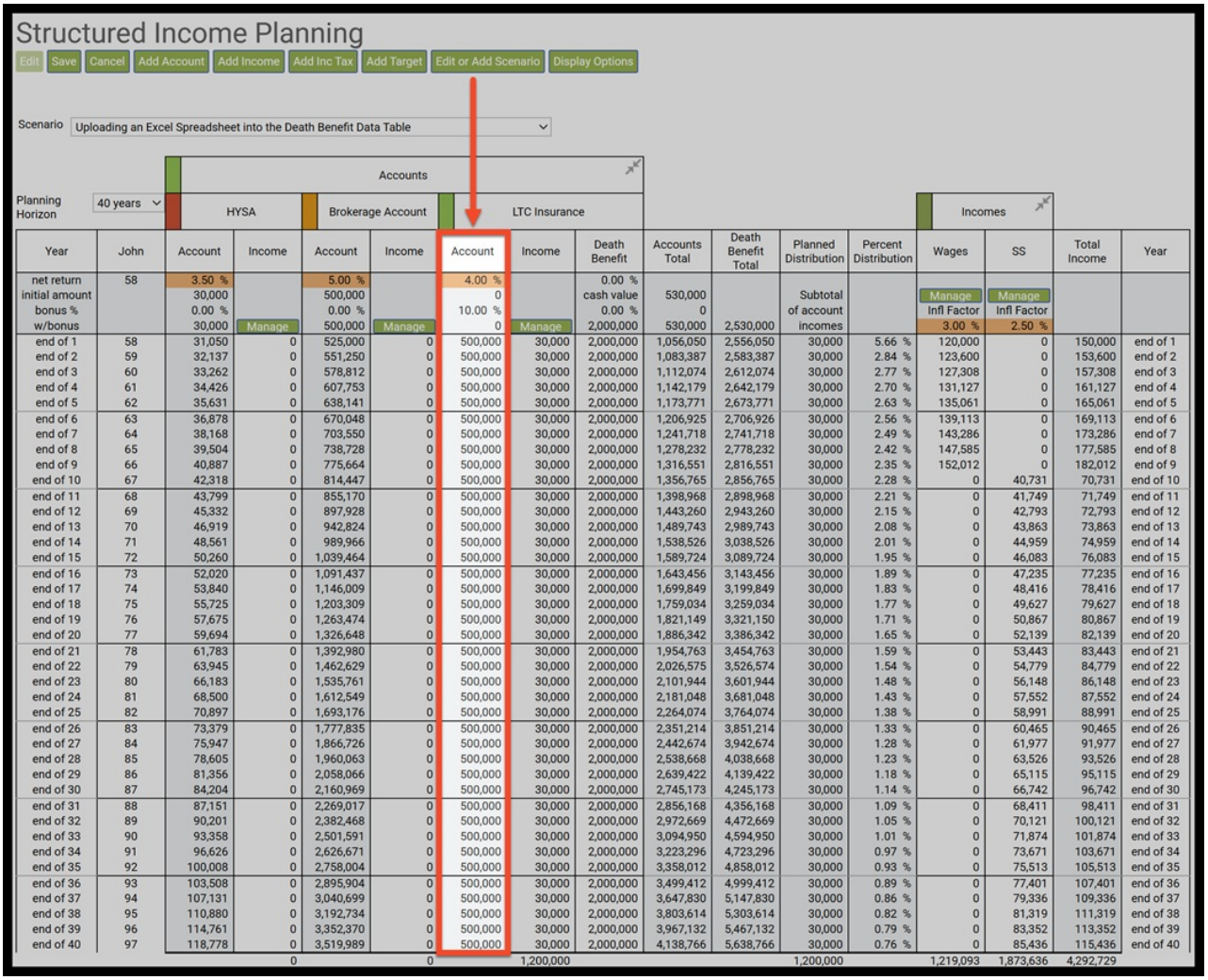
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

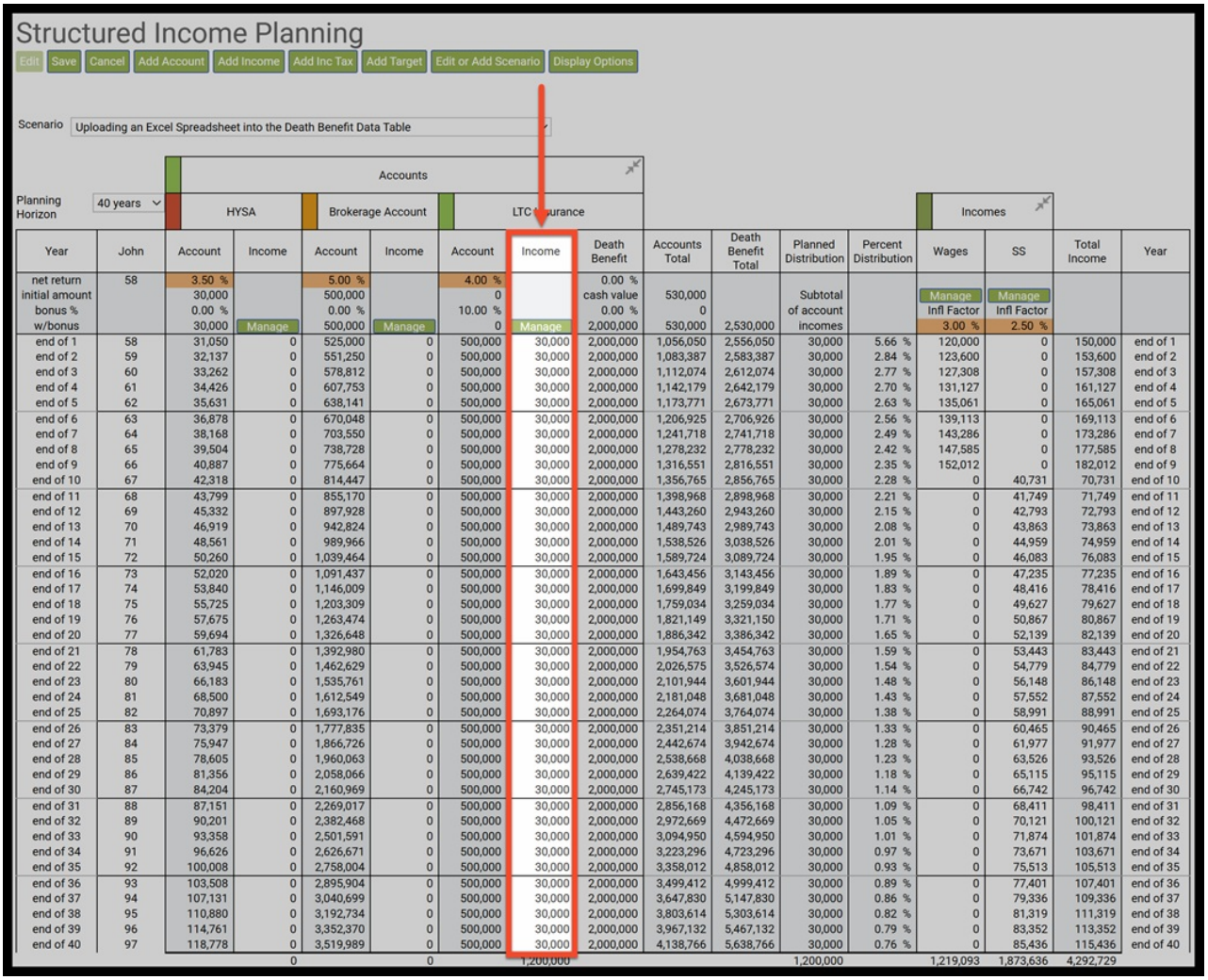
Planning Horizon: 40 years

		Accounts												Incomes			
		HYSA		Brokerage Account		LTC Insurance											
Year	John	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		4.00 %		0.00 %								
initial amount		30,000		500,000		0		cash value	530,000		Subtotal		Manage	Manage		
bonus %		0.00 %		0.00 %		10.00 %		0.00 %	0		of account		Infl Factor	Infl Factor		
w/bonus		30,000	Manage	500,000	Manage	0	Manage	2,000,000	530,000	2,530,000	incomes		3.00 %	2.50 %		
end of 1	58	31,050	0	525,000	0	500,000	30,000	2,000,000	1,056,050	2,556,050	30,000	5.66 %	120,000	0	150,000	end of 1
end of 2	59	32,137	0	551,250	0	500,000	30,000	2,000,000	1,083,387	2,583,387	30,000	2.84 %	123,600	0	153,600	end of 2
end of 3	60	33,262	0	578,812	0	500,000	30,000	2,000,000	1,112,074	2,612,074	30,000	2.77 %	127,308	0	157,308	end of 3
end of 4	61	34,426	0	607,753	0	500,000	30,000	2,000,000	1,142,179	2,642,179	30,000	2.70 %	131,127	0	161,127	end of 4
end of 5	62	35,631	0	638,141	0	500,000	30,000	2,000,000	1,173,771	2,673,771	30,000	2.63 %	135,061	0	165,061	end of 5
end of 6	63	36,878	0	670,048	0	500,000	30,000	2,000,000	1,206,925	2,706,926	30,000	2.56 %	139,113	0	169,113	end of 6
end of 7	64	38,168	0	703,550	0	500,000	30,000	2,000,000	1,241,718	2,741,718	30,000	2.49 %	143,286	0	173,286	end of 7
end of 8	65	39,504	0	738,728	0	500,000	30,000	2,000,000	1,278,232	2,778,232	30,000	2.42 %	147,585	0	177,585	end of 8
end of 9	66	40,887	0	775,664	0	500,000	30,000	2,000,000	1,316,551	2,816,551	30,000	2.35 %	152,012	0	182,012	end of 9
end of 10	67	42,318	0	814,447	0	500,000	30,000	2,000,000	1,356,765	2,856,765	30,000	2.28 %	0	40,731	70,731	end of 10
end of 11	68	43,799	0	855,170	0	500,000	30,000	2,000,000	1,398,968	2,898,968	30,000	2.21 %	0	41,749	71,749	end of 11
end of 12	69	45,332	0	897,928	0	500,000	30,000	2,000,000	1,443,260	2,943,260	30,000	2.15 %	0	42,793	72,793	end of 12
end of 13	70	46,919	0	942,824	0	500,000	30,000	2,000,000	1,489,743	2,989,743	30,000	2.08 %	0	43,863	73,863	end of 13
end of 14	71	48,561	0	989,966	0	500,000	30,000	2,000,000	1,538,526	3,038,526	30,000	2.01 %	0	44,959	74,959	end of 14
end of 15	72	50,260	0	1,039,464	0	500,000	30,000	2,000,000	1,589,724	3,089,724	30,000	1.95 %	0	46,083	76,083	end of 15
end of 16	73	52,020	0	1,091,437	0	500,000	30,000	2,000,000	1,643,456	3,143,456	30,000	1.89 %	0	47,235	77,235	end of 16
end of 17	74	53,840	0	1,146,009	0	500,000	30,000	2,000,000	1,699,849	3,199,849	30,000	1.83 %	0	48,416	78,416	end of 17
end of 18	75	55,725	0	1,203,309	0	500,000	30,000	2,000,000	1,759,034	3,259,034	30,000	1.77 %	0	49,627	79,627	end of 18
end of 19	76	57,675	0	1,263,474	0	500,000	30,000	2,000,000	1,821,149	3,321,150	30,000	1.71 %	0	50,867	80,867	end of 19
end of 20	77	59,694	0	1,326,648	0	500,000	30,000	2,000,000	1,886,342	3,386,342	30,000	1.65 %	0	52,139	82,139	end of 20
end of 21	78	61,783	0	1,392,980	0	500,000	30,000	2,000,000	1,954,763	3,454,763	30,000	1.59 %	0	53,443	83,443	end of 21
end of 22	79	63,945	0	1,462,629	0	500,000	30,000	2,000,000	2,026,575	3,526,574	30,000	1.54 %	0	54,779	84,779	end of 22
end of 23	80	66,183	0	1,535,761	0	500,000	30,000	2,000,000	2,101,944	3,601,944	30,000	1.48 %	0	56,148	86,148	end of 23
end of 24	81	68,500	0	1,612,549	0	500,000	30,000	2,000,000	2,181,048	3,681,048	30,000	1.43 %	0	57,552	87,552	end of 24
end of 25	82	70,897	0	1,693,176	0	500,000	30,000	2,000,000	2,264,074	3,764,074	30,000	1.38 %	0	58,991	88,991	end of 25
end of 26	83	73,379	0	1,777,835	0	500,000	30,000	2,000,000	2,351,214	3,851,214	30,000	1.33 %	0	60,465	90,465	end of 26
end of 27	84	75,947	0	1,866,726	0	500,000	30,000	2,000,000	2,442,674	3,942,674	30,000	1.28 %	0	61,977	91,977	end of 27
end of 28	85	78,605	0	1,960,063	0	500,000	30,000	2,000,000	2,538,668	4,038,668	30,000	1.23 %	0	63,526	93,526	end of 28
end of 29	86	81,356	0	2,058,066	0	500,000	30,000	2,000,000	2,639,422	4,139,422	30,000	1.18 %	0	65,115	95,115	end of 29
end of 30	87	84,204	0	2,160,969	0	500,000	30,000	2,000,000	2,745,173	4,245,173	30,000	1.14 %	0	66,742	96,742	end of 30
end of 31	88	87,151	0	2,269,017	0	500,000	30,000	2,000,000	2,856,168	4,356,168	30,000	1.09 %	0	68,411	98,411	end of 31
end of 32	89	90,201	0	2,382,468	0	500,000	30,000	2,000,000	2,972,669	4,472,669	30,000	1.05 %	0	70,121	100,121	end of 32
end of 33	90	93,358	0	2,501,591	0	500,000	30,000	2,000,000	3,094,950	4,594,950	30,000	1.01 %	0	71,874	101,874	end of 33
end of 34	91	96,626	0	2,626,671	0	500,000	30,000	2,000,000	3,223,296	4,723,296	30,000	0.97 %	0	73,671	103,671	end of 34
end of 35	92	100,008	0	2,758,004	0	500,000	30,000	2,000,000	3,358,012	4,858,012	30,000	0.93 %	0	75,513	105,513	end of 35
end of 36	93	103,508	0	2,895,904	0	500,000	30,000	2,000,000	3,499,412	4,999,412	30,000	0.89 %	0	77,401	107,401	end of 36
end of 37	94	107,131	0	3,040,699	0	500,000	30,000	2,000,000	3,647,830	5,147,830	30,000	0.86 %	0	79,336	109,336	end of 37
end of 38	95	110,880	0	3,192,734	0	500,000	30,000	2,000,000	3,803,614	5,303,614	30,000	0.82 %	0	81,319	111,319	end of 38
end of 39	96	114,761	0	3,352,370	0	500,000	30,000	2,000,000	3,967,132	5,467,132	30,000	0.79 %	0	83,352	113,352	end of 39
end of 40	97	118,778	0	3,519,989	0	500,000	30,000	2,000,000	4,138,766	5,638,766	30,000	0.76 %	0	85,436	115,436	end of 40
			0		0		1,200,000				1,200,000		1,219,093	1,873,636	4,292,729	

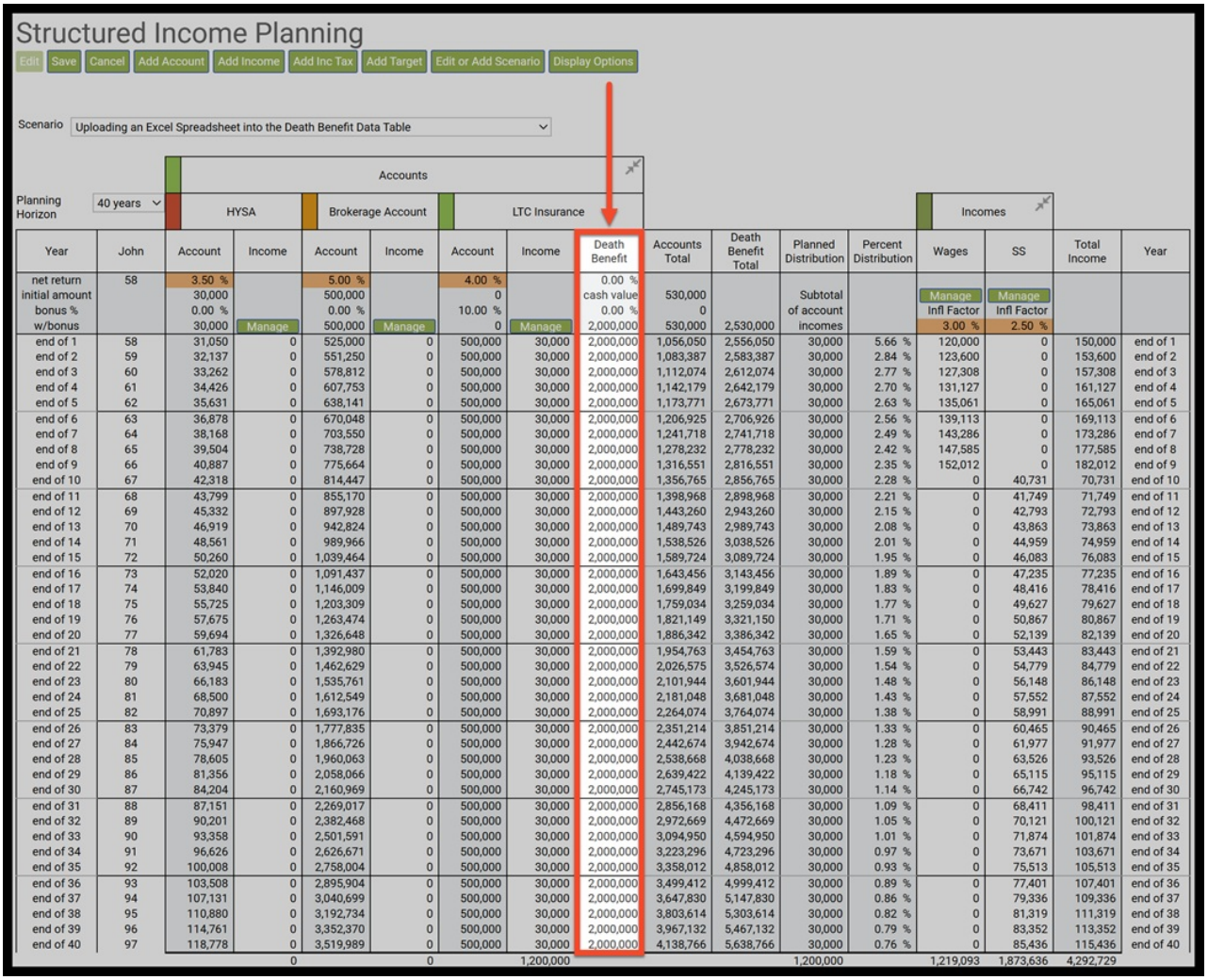
Step 16: Account: The Account column shows the cash value of the annuity projected each year into the future. Some insurance products have benefits that are only available if there's cash value left in the annuity such as death benefits or long-term-care benefits. Using this feature, you can project when those benefits may or may not be available in the context of a client's financial plan.



Step 17: Income: This Income column represents the cashflow in and out of this account. Since the column header is market Income, a positive number is cashflow out of the insurance product and a negative number would be cashflow put into the insurance product.



Step 18: Death Benefit:This is the death benefit associated with this insurance product.



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.