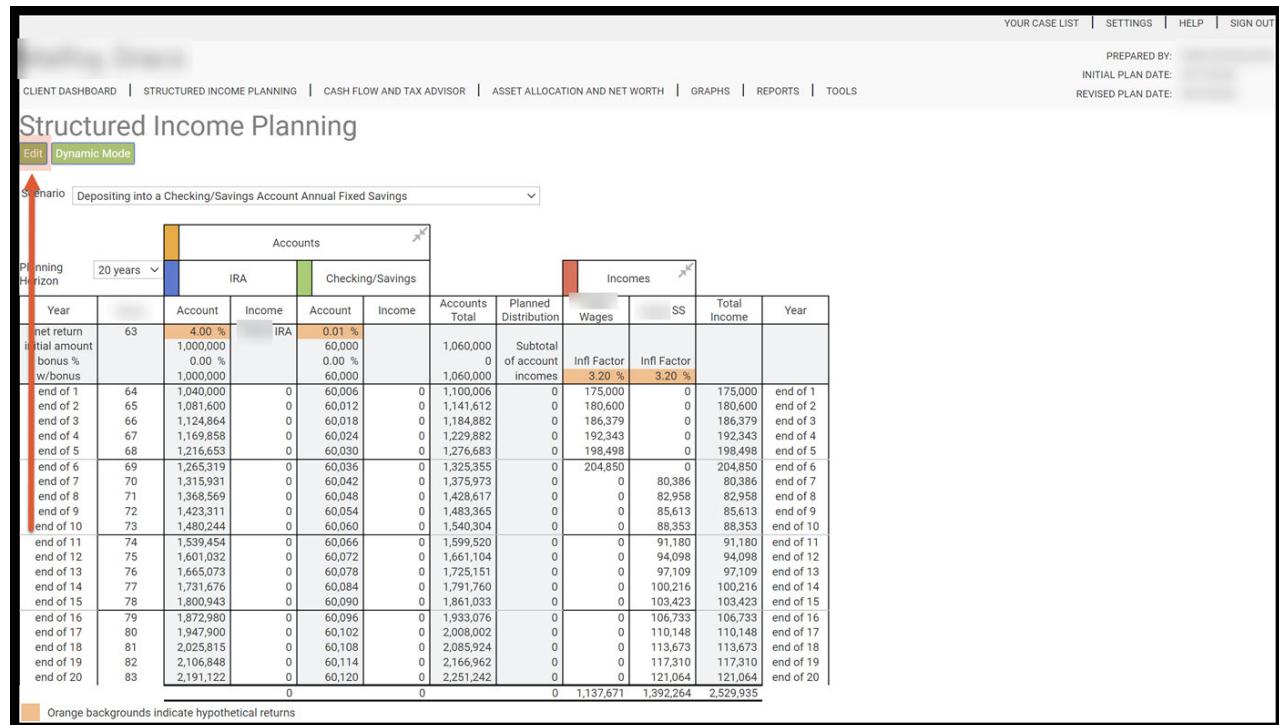


Depositing into a Checking/Savings Account Using the Annual Fixed Savings Function

01/12/2026 10:21 am EST

There are different ways to show deposits into a checking/savings account. Below is the step-by-step guideline for adding a deposit into a checking/savings account using the annual fixed savings function.

Step 1: Edit: 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:

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Structured Income Planning

Edit Dynamic Mode

Scenario: Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon	20 years	Accounts				Incomes				Total Income	Year
		IRA		Checking/Savings		Accounts Total	Planned Distribution	Wages	SS		
Year	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor	Infl Factor				
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		60,000	1,060,000	0					
bonus % w/bonus		0.00 %		0.00 %	0	1,141,612	0	180,600	0	180,600	
		1,000,000		60,000	1,060,000	0	186,379	0	186,379	end of 2	
end of 1	64	1,040,000	0	60,006	0	1,141,612	0	186,379	0	186,379	
end of 2	65	1,081,600	0	60,012	0	1,184,882	0	192,343	0	192,343	
end of 3	66	1,124,864	0	60,018	0	1,229,882	0	198,498	0	198,498	
end of 4	67	1,169,858	0	60,024	0	1,276,683	0	204,850	0	204,850	
end of 5	68	1,216,653	0	60,030	0	1,325,355	0	208,386	0	208,386	
end of 6	69	1,265,319	0	60,036	0	1,375,973	0	212,958	0	212,958	
end of 7	70	1,315,931	0	60,042	0	1,428,617	0	218,613	0	218,613	
end of 8	71	1,368,569	0	60,048	0	1,483,365	0	224,378	0	224,378	
end of 9	72	1,423,311	0	60,054	0	1,540,304	0	230,143	0	230,143	
end of 10	73	1,480,244	0	60,060	0	1,599,520	0	236,908	0	236,908	
end of 11	74	1,539,454	0	60,066	0	1,661,104	0	243,673	0	243,673	
end of 12	75	1,601,032	0	60,072	0	1,725,151	0	250,438	0	250,438	
end of 13	76	1,665,073	0	60,078	0	1,791,760	0	257,203	0	257,203	
end of 14	77	1,731,676	0	60,084	0	1,861,033	0	264,968	0	264,968	
end of 15	78	1,800,943	0	60,090	0	1,933,076	0	272,733	0	272,733	
end of 16	79	1,872,980	0	60,096	0	2,008,002	0	280,508	0	280,508	
end of 17	80	1,947,900	0	60,102	0	2,085,924	0	288,283	0	288,283	
end of 18	81	2,025,815	0	60,108	0	2,166,962	0	296,058	0	296,058	
end of 19	82	2,106,848	0	60,114	0	2,251,242	0	303,833	0	303,833	
end of 20	83	2,191,122	0	60,120	0	2,337,671	0	311,608	0	311,608	

Orange backgrounds indicate hypothetical returns.

Step 2: Manage: Click on the green manage button within the column for the checking/savings account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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Structured Income Planning

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

Scenario: Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Incomes	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %	1,060,000	Subtotal of account incomes	Wages	Manage		
initial amount		1,000,000		60,000	0		SS	Manage		
bonus % w/bonus		0.00 %		0.00 %	1,060,000	Infl Factor	3.20 %	Infl Factor	3.20 %	
		1,000,000		60,000						
end of 1	64	1,040,000	0	60,006	0	1,100,006	0	175,000	end of 1	
end of 2	65	1,081,600	0	60,012	0	1,141,612	0	180,600	end of 2	
end of 3	66	1,124,864	0	60,018	0	1,184,882	0	186,379	end of 3	
end of 4	67	1,169,858	0	60,024	0	1,229,882	0	192,343	end of 4	
end of 5	68	1,216,653	0	60,030	0	1,276,683	0	198,496	end of 5	
end of 6	69	1,265,319	0	60,036	0	1,325,355	0	204,850	end of 6	
end of 7	70	1,315,931	0	60,042	0	1,375,973	0	208,386	end of 7	
end of 8	71	1,368,569	0	60,048	0	1,428,617	0	212,958	end of 8	
end of 9	72	1,423,311	0	60,054	0	1,483,365	0	217,613	end of 9	
end of 10	73	1,480,244	0	60,060	0	1,540,304	0	222,353	end of 10	
end of 11	74	1,539,454	0	60,066	0	1,599,520	0	227,180	end of 11	
end of 12	75	1,601,032	0	60,072	0	1,661,104	0	234,098	end of 12	
end of 13	76	1,665,073	0	60,078	0	1,725,151	0	241,109	end of 13	
end of 14	77	1,731,676	0	60,084	0	1,791,760	0	248,216	end of 14	
end of 15	78	1,800,943	0	60,090	0	1,861,033	0	255,423	end of 15	
end of 16	79	1,872,980	0	60,096	0	1,933,076	0	262,733	end of 16	
end of 17	80	1,947,900	0	60,102	0	2,008,002	0	270,148	end of 17	
end of 18	81	2,025,815	0	60,108	0	2,085,924	0	277,673	end of 18	
end of 19	82	2,106,948	0	60,114	0	2,166,962	0	285,310	end of 19	
end of 20	83	2,191,122	0	60,120	0	2,251,242	0	293,064	end of 20	
					0	0	0	1,137,671	1,392,264	2,529,935

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$60,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

Add Income: Pick year(s) OR Start year for rest of plan

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 % 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

Reset all years

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

Step 4: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

OR

0

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 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 6,000

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

Step 5: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

OR

0

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 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 6,000

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

Step 6: Pick Years: Click on the green button Pick Years.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 6,000

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7		
8		
9		
10		
11		
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13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 8: Save: Click on the green button Save 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	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/> Client's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan

OR

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Pick year(s) to remove

Annual percentage withdrawal 0.0 %

Start year to end of plan

Required minimum distribution (RMD)

Remove year to end of plan

Beneficial IRA RMD (based on beneficiaries life)

Reset all years

Income Data

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon	20 years	Accounts			Incomes			Total Income	Year	
		IRA	Checking/Savings	Wages	SS					
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution			
net return	63	4.00 %	IRA	0.01 %		1,060,000	Subtotal of account incomes			
initial amount		1,000,000	60,000			0	Manage Infl Factor			
bonus %		0.00 %	0.00 %			1,060,000	Infl Factor			
w/bonus		1,000,000	60,000	Manage		1,060,000	3.20 %	3.20 %		
end of 1	64	1,040,000	0	66,006	(6,000)	1,106,006	(6,000)	175,000	169,000	end of 1
end of 2	65	1,081,600	0	72,013	(6,000)	1,153,612	(6,000)	180,600	174,600	end of 2
end of 3	66	1,124,864	0	78,020	(6,000)	1,202,884	(6,000)	186,379	180,379	end of 3
end of 4	67	1,169,858	0	84,028	(6,000)	1,253,886	(6,000)	192,343	186,343	end of 4
end of 5	68	1,216,653	0	90,036	(6,000)	1,306,689	(6,000)	198,498	192,498	end of 5
end of 6	69	1,265,319	0	96,045	(6,000)	1,361,364	(6,000)	204,850	198,850	end of 6
end of 7	70	1,315,931	0	96,055	0	1,411,986	0	0	80,386	end of 7
end of 8	71	1,368,569	0	96,064	0	1,464,633	0	0	82,958	end of 8
end of 9	72	1,423,311	0	96,074	0	1,519,385	0	0	85,613	end of 9
end of 10	73	1,480,244	0	96,083	0	1,576,327	0	0	88,353	end of 10
end of 11	74	1,539,454	0	96,093	0	1,635,547	0	0	91,180	end of 11
end of 12	75	1,601,032	0	96,103	0	1,697,134	0	0	94,098	end of 12
end of 13	76	1,665,073	0	96,112	0	1,761,185	0	0	97,109	end of 13
end of 14	77	1,731,676	0	96,122	0	1,827,798	0	0	100,216	end of 14
end of 15	78	1,800,943	0	96,132	0	1,897,074	0	0	103,423	end of 15
end of 16	79	1,872,980	0	96,141	0	1,969,122	0	0	106,733	end of 16
end of 17	80	1,947,900	0	96,151	0	2,044,050	0	0	110,148	end of 17
end of 18	81	2,025,815	0	96,160	0	2,121,976	0	0	113,673	end of 18
end of 19	82	2,106,848	0	96,170	0	2,203,018	0	0	117,310	end of 19
end of 20	83	2,191,122	0	96,180	0	2,287,301	0	0	121,064	end of 20
		0	(36,000)	(36,000)	1,137,671	1,392,264	2,493,935			

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR OR OR

Income Data

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

Annual Savings

Annual fixed savings

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

Step 11: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR OR OR

Income Data

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

Annual Savings

Annual fixed savings

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

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<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"/>
Structured Income Type	
Income Riders	
<input type="radio"/> Start payout from income rider	
<input type="radio"/> Liquidate or annuitize	
<input type="radio"/> Annuitize (for years certain) 1.0 %	
<input type="radio"/> Liquidate account (in so many years)	
Withdrawals	
<input type="radio"/> Annual fixed withdrawal	
<input type="radio"/> Annual percentage withdrawal 0.0 %	
<input type="radio"/> Required minimum distribution (RMD)	
<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	
Calculated Plan Withdrawals	
<input type="radio"/> Make-up total owners RMD from one account	
<input type="radio"/> Make-up total benefit RMD from one account	
<input type="radio"/> Make-up income gap based on target income	
Annual Savings	
<input checked="" type="radio"/> Annual fixed savings 9,000	

Income Data

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

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

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<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"/>
Structured Income Type	
Income Riders	
<input type="radio"/> Start payout from income rider	
<input type="radio"/> Liquidate or annuitize	
<input type="radio"/> Annuitize (for years certain) 1.0 %	
<input type="radio"/> Liquidate account (in so many years)	
Withdrawals	
<input type="radio"/> Annual fixed withdrawal	
<input type="radio"/> Annual percentage withdrawal 0.0 %	
<input type="radio"/> Required minimum distribution (RMD)	
<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	
Calculated Plan Withdrawals	
<input type="radio"/> Make-up total owners RMD from one account	
<input type="radio"/> Make-up total benefit RMD from one account	
<input type="radio"/> Make-up income gap based on target income	
Annual Savings	
<input checked="" type="radio"/> Annual fixed savings 9,000	

Income Data

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

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	savings	9,000
2	savings	9,000
3	savings	9,000
4	savings	9,000
5	savings	9,000
6	savings	9,000
7	savings	9,000
8	savings	9,000
9	savings	9,000
10	savings	9,000
11	savings	9,000
12	savings	9,000
13	savings	9,000
14	savings	9,000
15	savings	9,000
16	savings	9,000
17	savings	9,000
18	savings	9,000
19	savings	9,000
20	savings	9,000
21	savings	9,000
22	savings	9,000
23	savings	9,000
24	savings	9,000

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

Step 15: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	savings	9,000
2	savings	9,000
3	savings	9,000
4	savings	9,000
5	savings	9,000
6	savings	9,000
7	savings	9,000
8	savings	9,000
9	savings	9,000
10	savings	9,000
11	savings	9,000
12	savings	9,000
13	savings	9,000
14	savings	9,000
15	savings	9,000
16	savings	9,000
17	savings	9,000
18	savings	9,000
19	savings	9,000
20	savings	9,000
21	savings	9,000
22	savings	9,000
23	savings	9,000
24	savings	9,000

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

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Depositing into a Checking/Savings Account Annual Fixed Savings

Accounts											
Planning Horizon	IRA		Checking/Savings		Incomes				Total Income	Year	
	Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages			SS
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		60,000	1,060,000	Subtotal 0 of account incomes	Manage Infl Factor	Manage Infl Factor			
bonus % w/bonus		0.00 %		0.00 %	1,060,000	3.20 %	3.20 %	3.20 %			
end of 1	64	1,040,000	0	60,006	1,100,006	0	175,000	0	175,000	end of 1	
end of 2	65	1,081,600	0	69,012	(9,000)	1,150,612	(9,000)	180,600	0	171,600	end of 2
end of 3	66	1,124,864	0	78,019	(9,000)	1,202,883	(9,000)	186,379	0	177,379	end of 3
end of 4	67	1,169,858	0	87,027	(9,000)	1,256,885	(9,000)	192,343	0	183,343	end of 4
end of 5	68	1,216,653	0	96,035	(9,000)	1,312,688	(9,000)	198,498	0	189,498	end of 5
end of 6	69	1,265,319	0	105,045	(9,000)	1,370,364	(9,000)	204,850	0	195,850	end of 6
end of 7	70	1,315,931	0	114,056	(9,000)	1,429,987	(9,000)	0	80,386	71,386	end of 7
end of 8	71	1,368,569	0	123,067	(9,000)	1,491,636	(9,000)	0	82,958	73,958	end of 8
end of 9	72	1,423,311	0	132,079	(9,000)	1,555,391	(9,000)	0	85,613	76,613	end of 9
end of 10	73	1,480,244	0	141,092	(9,000)	1,621,336	(9,000)	0	88,353	79,353	end of 10
end of 11	74	1,539,454	0	150,107	(9,000)	1,689,560	(9,000)	0	91,180	82,180	end of 11
end of 12	75	1,601,032	0	159,122	(9,000)	1,760,153	(9,000)	0	94,098	85,098	end of 12
end of 13	76	1,665,073	0	168,138	(9,000)	1,833,210	(9,000)	0	97,109	88,109	end of 13
end of 14	77	1,731,676	0	177,154	(9,000)	1,908,830	(9,000)	0	100,216	91,216	end of 14
end of 15	78	1,800,943	0	186,172	(9,000)	1,987,115	(9,000)	0	103,423	94,423	end of 15
end of 16	79	1,872,980	0	195,191	(9,000)	2,068,171	(9,000)	0	106,733	97,733	end of 16
end of 17	80	1,947,900	0	204,210	(9,000)	2,152,210	(9,000)	0	110,148	101,148	end of 17
end of 18	81	2,025,815	0	213,231	(9,000)	2,239,046	(9,000)	0	113,673	104,673	end of 18
end of 19	82	2,106,848	0	222,252	(9,000)	2,329,100	(9,000)	0	117,310	108,310	end of 19
end of 20	83	2,191,122	0	231,274	(9,000)	2,422,396	(9,000)	0	121,064	112,064	end of 20
				0	(171,000)	(171,000)	1,137,671	1,392,264	2,358,935		

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name	Checking/Savings	Structured Income Type	Income Data
Initial account balance	\$60,000	Income Riders	ADD INCOME
Hypothetical return	0.01 %	<input type="radio"/> Start payout from income rider	Pick year(s)
Bonus	0.0 %	<input type="radio"/> Annuitize (for years certain) 1.0 %	OR
Optional		<input type="radio"/> Liquidate account (in so many years)	Start year for rest of plan
Account description		<input type="radio"/> Withdrawals	OR
Optional account company		<input type="radio"/> Annual fixed withdrawal	Start year for X years
Other		<input type="radio"/> Annual percentage withdrawal 0.0 %	Pick year(s) to remove
Tax calculation option	Tax Income Distributions (Qualified)	<input type="radio"/> Required minimum distribution (RMD)	Remove year to end of plan
Add money later - deferred account	<input type="checkbox"/>	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	Reset all years
Years deferred	0	Calculated Plan Withdrawals	
Asset plan allocation	Fixed Interest	<input type="radio"/> Make-up total owners RMD from one account	
Risk level	Fixed Interest	<input type="radio"/> Make-up total benefit RMD from one account	
Account owner		<input type="radio"/> Make-up income gap based on target income	
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"/>		Annual Savings	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		<input type="radio"/> Annual fixed savings	
Orange backgrounds indicate hypothetical returns			

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

Step 18: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR OR OR

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 19: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR OR OR

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 20: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount be distributed.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input type="checkbox"/>
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
1	<input checked="" type="checkbox"/>	
2	<input type="checkbox"/>	
3	<input type="checkbox"/>	
4	<input type="checkbox"/>	
5	<input type="checkbox"/>	
6	<input type="checkbox"/>	
7	<input type="checkbox"/>	
8	<input type="checkbox"/>	
9	<input type="checkbox"/>	
10	<input type="checkbox"/>	
11	<input type="checkbox"/>	
12	<input type="checkbox"/>	
13	<input type="checkbox"/>	
14	<input type="checkbox"/>	
15	<input type="checkbox"/>	
16	<input type="checkbox"/>	
17	<input type="checkbox"/>	
18	<input type="checkbox"/>	
19	<input type="checkbox"/>	
20	<input type="checkbox"/>	
21	<input type="checkbox"/>	
22	<input type="checkbox"/>	
23	<input type="checkbox"/>	
24	<input type="checkbox"/>	

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 5,000

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

Step 21: Start Year of X Years: Click on the green button Start Year for X Years.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input type="checkbox"/>
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
1	<input checked="" type="checkbox"/>	
2	<input type="checkbox"/>	
3	<input type="checkbox"/>	
4	<input type="checkbox"/>	
5	<input type="checkbox"/>	
6	<input type="checkbox"/>	
7	<input type="checkbox"/>	
8	<input type="checkbox"/>	
9	<input type="checkbox"/>	
10	<input type="checkbox"/>	
11	<input type="checkbox"/>	
12	<input type="checkbox"/>	
13	<input type="checkbox"/>	
14	<input type="checkbox"/>	
15	<input checked="" type="checkbox"/>	
16	<input type="checkbox"/>	
17	<input type="checkbox"/>	
18	<input type="checkbox"/>	
19	<input type="checkbox"/>	
20	<input type="checkbox"/>	
21	<input type="checkbox"/>	
22	<input type="checkbox"/>	
23	<input type="checkbox"/>	
24	<input type="checkbox"/>	

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 5,000

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

Step 22: Clicking: After clicking on the Start Year for X Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

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

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

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

Annual Savings Annual fixed savings

Income Data

ADD INCOME OR OR 0

Year	Income	Variable
1	savings	5,000
2	savings	5,000
3	savings	5,000
4	savings	5,000
5	savings	5,000
6	savings	5,000
7	savings	5,000
8	savings	5,000
9	savings	5,000
10	savings	5,000
11	savings	5,000
12	savings	5,000
13	savings	5,000
14	savings	5,000
15	savings	5,000
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$60,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	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"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

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

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

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

Annual Savings Annual fixed savings

Income Data

ADD INCOME OR OR 0

Year	Income	Variable
1	savings	5,000
2	savings	5,000
3	savings	5,000
4	savings	5,000
5	savings	5,000
6	savings	5,000
7	savings	5,000
8	savings	5,000
9	savings	5,000
10	savings	5,000
11	savings	5,000
12	savings	5,000
13	savings	5,000
14	savings	5,000
15	savings	5,000
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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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 Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon 20 years Accounts Incomes

Year	Accounts		Incomes		Total Income	Year
	Account	Income	Account	Income		
net return	4.00 %	IRA	0.01 %			
initial amount	1,000,000		60,000		1,060,000	
bonus % w/bonus	0.00 %		0.00 %		0	
	1,000,000	Manage	60,000	Manage	1,060,000	
end of 1	64	1,040,000	0	65,006	(5,000)	1,105,006
end of 2	65	1,081,600	0	70,012	(5,000)	1,151,612
end of 3	66	1,124,864	0	75,020	(5,000)	1,199,883
end of 4	67	1,169,858	0	80,027	(5,000)	1,249,885
end of 5	68	1,216,653	0	85,035	(5,000)	1,301,688
end of 6	69	1,265,319	0	90,044	(5,000)	1,355,362
end of 7	70	1,315,931	0	95,053	(5,000)	1,410,984
end of 8	71	1,368,569	0	100,062	(5,000)	1,468,631
end of 9	72	1,423,311	0	105,072	(5,000)	1,528,383
end of 10	73	1,480,244	0	110,083	(5,000)	1,590,326
end of 11	74	1,539,454	0	115,094	(5,000)	1,654,547
end of 12	75	1,601,032	0	120,105	(5,000)	1,721,137
end of 13	76	1,665,073	0	125,117	(5,000)	1,790,190
end of 14	77	1,731,676	0	130,130	(5,000)	1,861,805
end of 15	78	1,800,943	0	135,143	(5,000)	1,936,085
end of 16	79	1,872,980	0	135,156	0	2,008,136
end of 17	80	1,947,900	0	135,170	0	2,083,069
end of 18	81	2,025,815	0	135,183	0	2,160,998
end of 19	82	2,106,848	0	135,197	0	2,242,045
end of 20	83	2,191,122	0	135,210	0	2,326,332
		0	(75,000)	(75,000)	1,137,671	1,392,264
					2,454,935	

Orange backgrounds indicate hypothetical returns

Step 25: 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 Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon 20 years Accounts Incomes

Year	Accounts		Incomes		Total Income	Year
	Account	Income	Account	Income		
net return	4.00 %	IRA	0.01 %			
initial amount	1,000,000		60,000		1,060,000	
bonus % w/bonus	0.00 %		0.00 %		0	
	1,000,000	Manage	60,000	Manage	1,060,000	
end of 1	64	1,040,000	0	65,006	(5,000)	1,105,006
end of 2	65	1,081,600	0	70,012	(5,000)	1,151,612
end of 3	66	1,124,864	0	75,020	(5,000)	1,199,883
end of 4	67	1,169,858	0	80,027	(5,000)	1,249,885
end of 5	68	1,216,653	0	85,035	(5,000)	1,301,688
end of 6	69	1,265,319	0	90,044	(5,000)	1,355,362
end of 7	70	1,315,931	0	95,053	(5,000)	1,410,984
end of 8	71	1,368,569	0	100,062	(5,000)	1,468,631
end of 9	72	1,423,311	0	105,072	(5,000)	1,528,383
end of 10	73	1,480,244	0	110,083	(5,000)	1,590,326
end of 11	74	1,539,454	0	115,094	(5,000)	1,654,547
end of 12	75	1,601,032	0	120,105	(5,000)	1,721,137
end of 13	76	1,665,073	0	125,117	(5,000)	1,790,190
end of 14	77	1,731,676	0	130,130	(5,000)	1,861,805
end of 15	78	1,800,943	0	135,143	(5,000)	1,936,085
end of 16	79	1,872,980	0	135,156	0	2,008,136
end of 17	80	1,947,900	0	135,170	0	2,083,069
end of 18	81	2,025,815	0	135,183	0	2,160,998
end of 19	82	2,106,848	0	135,197	0	2,242,045
end of 20	83	2,191,122	0	135,210	0	2,326,332
		0	(75,000)	(75,000)	1,137,671	1,392,264
					2,454,935	

Orange backgrounds indicate hypothetical returns

Step 26: 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: Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

Accounts			Incomes							
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		60,000	1,060,000	Subtotal of account incomes	175,000	0	170,000	end of 1
bonus % w/bonus		0.00 %		0.00 %	0		180,600	0	175,600	end of 2
		1,000,000		60,000	1,060,000		186,379	0	181,379	end of 3
end of 1	64	1,040,000	0	65,006	(5,000)	1,105,006	192,343	0	187,343	end of 4
end of 2	65	1,081,600	0	70,012	(5,000)	1,151,612	198,498	0	193,498	end of 5
end of 3	66	1,124,864	0	75,020	(5,000)	1,199,883	0	0	0	
end of 4	67	1,169,858	0	80,027	(5,000)	1,249,885	0	0	0	
end of 5	68	1,216,653	0	85,035	(5,000)	1,301,688	0	0	0	
end of 6	69	1,265,319	0	90,044	(5,000)	1,355,362	0	0	199,850	end of 6
end of 7	70	1,315,931	0	95,053	(5,000)	1,410,984	0	0	75,386	end of 7
end of 8	71	1,368,569	0	100,062	(5,000)	1,468,631	0	0	82,958	end of 8
end of 9	72	1,423,311	0	105,072	(5,000)	1,528,383	0	0	85,613	end of 9
end of 10	73	1,480,244	0	110,083	(5,000)	1,590,326	0	0	88,353	end of 10
end of 11	74	1,539,454	0	115,094	(5,000)	1,654,547	0	0	91,180	end of 11
end of 12	75	1,601,032	0	120,105	(5,000)	1,721,137	0	0	94,098	end of 12
end of 13	76	1,665,073	0	125,117	(5,000)	1,790,190	0	0	97,109	end of 13
end of 14	77	1,731,676	0	130,130	(5,000)	1,861,805	0	0	100,216	end of 14
end of 15	78	1,800,943	0	135,143	(5,000)	1,936,085	0	0	103,423	end of 15
end of 16	79	1,872,980	0	135,156	0	2,008,136	0	0	106,733	end of 16
end of 17	80	1,947,900	0	135,170	0	2,083,069	0	0	110,148	end of 17
end of 18	81	2,025,815	0	135,183	0	2,160,998	0	0	113,673	end of 18
end of 19	82	2,106,648	0	135,197	0	2,242,045	0	0	117,310	end of 19
end of 20	83	2,191,122	0	135,210	0	2,326,332	0	0	121,064	end of 20
					(75,000)	(75,000)	1,137,671	1,392,264	2,454,935	

Orange backgrounds indicate hypothetical returns

Step 27: 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: Depositing into a Checking/Savings Account Annual Fixed Savings

Planning Horizon: 2 years

Accounts			Incomes							
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		60,000	1,060,000	Subtotal of account incomes	175,000	0	170,000	end of 1
bonus % w/bonus		0.00 %		0.00 %	0		180,600	0	175,600	end of 2
		1,000,000		60,000	1,060,000		186,379	0	181,379	end of 3
end of 1	64	1,040,000	0	65,006	(5,000)	1,105,006	192,343	0	187,343	end of 4
end of 2	65	1,081,600	0	70,012	(5,000)	1,151,612	198,498	0	193,498	end of 5
end of 3	66	1,124,864	0	75,020	(5,000)	1,199,883	0	0	0	
end of 4	67	1,169,858	0	80,027	(5,000)	1,249,885	192,343	0	187,343	end of 4
end of 5	68	1,216,653	0	85,035	(5,000)	1,301,688	198,498	0	193,498	end of 5
end of 6	69	1,265,319	0	90,044	(5,000)	1,355,362	0	0	199,850	end of 6
end of 7	70	1,315,931	0	95,053	(5,000)	1,410,984	0	0	75,386	end of 7
end of 8	71	1,368,569	0	100,062	(5,000)	1,468,631	0	0	82,958	end of 8
end of 9	72	1,423,311	0	105,072	(5,000)	1,528,383	0	0	85,613	end of 9
end of 10	73	1,480,244	0	110,083	(5,000)	1,590,326	0	0	88,353	end of 10
end of 11	74	1,539,454	0	115,094	(5,000)	1,654,547	0	0	91,180	end of 11
end of 12	75	1,601,032	0	120,105	(5,000)	1,721,137	0	0	94,098	end of 12
end of 13	76	1,665,073	0	125,117	(5,000)	1,790,190	0	0	97,109	end of 13
end of 14	77	1,731,676	0	130,130	(5,000)	1,861,805	0	0	100,216	end of 14
end of 15	78	1,800,943	0	135,143	(5,000)	1,936,085	0	0	103,423	end of 15
end of 16	79	1,872,980	0	135,156	0	2,008,136	0	0	106,733	end of 16
end of 17	80	1,947,900	0	135,170	0	2,083,069	0	0	110,148	end of 17
end of 18	81	2,025,815	0	135,183	0	2,160,998	0	0	113,673	end of 18
end of 19	82	2,106,648	0	135,197	0	2,242,045	0	0	117,310	end of 19
end of 20	83	2,191,122	0	135,210	0	2,326,332	0	0	121,064	end of 20
					(75,000)	(75,000)	1,137,671	1,392,264	2,454,935	

Orange backgrounds indicate hypothetical returns

Step 28: 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]

Structured Income Planning

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

Scenario: Depositing into a Checking/Savings Account Annual Fixed Savings

Accounts										Incomes			
Planning Horizon	20 years		IRA		Checking/Savings		Planned Distribution		Incomes				
	Year	Account	Income	Account	Income	Accounts Total	Subtotal of account incomes	Wages	SS	Total Income	Year		
net return	63	4.00 %											
initial amount		1,000,000	IRA	0.01 %		60,000	0	175,000	0	170,000	end of 1		
bonus % w/bonus		0.00 %				0.00 %		180,600	0	175,600	end of 2		
		1,000,000				60,000		186,379	0	181,379	end of 3		
end of 1	64	1,040,000	0	65,006	(5,000)	1,105,006	(5,000)	175,000	0	170,000	end of 1		
end of 2	65	1,081,600	0	70,012	(5,000)	1,151,612	(5,000)	180,600	0	175,600	end of 2		
end of 3	66	1,124,864	0	75,020	(5,000)	1,199,883	(5,000)	186,379	0	181,379	end of 3		
end of 4	67	1,169,858	0	80,027	(5,000)	1,249,885	(5,000)	192,343	0	187,343	end of 4		
end of 5	68	1,216,653	0	85,035	(5,000)	1,301,688	(5,000)	198,498	0	193,498	end of 5		
end of 6	69	1,265,319	0	90,044	(5,000)	1,355,362	(5,000)	204,850	0	199,850	end of 6		
end of 7	70	1,315,931	0	95,053	(5,000)	1,410,984	(5,000)	0	80,386	75,386	end of 7		
end of 8	71	1,368,569	0	100,062	(5,000)	1,468,631	(5,000)	0	82,958	77,958	end of 8		
end of 9	72	1,423,311	0	105,072	(5,000)	1,528,383	(5,000)	0	85,613	80,613	end of 9		
end of 10	73	1,480,244	0	110,083	(5,000)	1,590,326	(5,000)	0	88,353	83,353	end of 10		
end of 11	74	1,539,454	0	115,094	(5,000)	1,654,547	(5,000)	0	91,180	86,180	end of 11		
end of 12	75	1,601,032	0	120,105	(5,000)	1,721,137	(5,000)	0	94,098	89,098	end of 12		
end of 13	76	1,665,073	0	125,117	(5,000)	1,790,190	(5,000)	0	97,109	92,109	end of 13		
end of 14	77	1,731,676	0	130,130	(5,000)	1,861,805	(5,000)	0	100,216	95,216	end of 14		
end of 15	78	1,800,943	0	135,143	(5,000)	1,936,085	(5,000)	0	103,423	98,423	end of 15		
end of 16	79	1,872,980	0	135,156	0	2,008,136	0	0	106,733	106,733	end of 16		
end of 17	80	1,947,900	0	135,170	0	2,083,069	0	0	110,148	110,148	end of 17		
end of 18	81	2,025,815	0	135,183	0	2,160,998	0	0	113,673	113,673	end of 18		
end of 19	82	2,106,848	0	135,197	0	2,242,045	0	0	117,310	117,310	end of 19		
end of 20	83	2,191,122	0	135,210	0	2,326,332	0	0	121,064	121,064	end of 20		
				0	(75,000)	(75,000)	1,137,671	1,392,264	2,454,935				

Orange backgrounds indicate hypothetical returns

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

