

# Annual Fixed Withdrawal Function

11/04/2024 1:35 pm EST

On the structured income planning page, you have the ability to show deposits or withdrawals from the accounts on the structured income plan. There are multiple ways to do these functions. Below is a step-by-step guide for depositing and/or withdrawing monetary amounts through the annual fixed withdrawal function.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

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

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

Dynamic Mode

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Beth Wages (2)	Beth SS (2)	Total Income	Year
net return												
initial amount								Subtotal of account incomes	Infl Factor	Infl Factor		
bonus w/ bonus												
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 2: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to make edits to.

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

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return												
initial amount												
bonus % w/bonus		Manage	Manage	Manage				Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 3: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the annual fixed withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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 [REDACTED]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s) [REDACTED]

OR

Start year for rest of plan [REDACTED]

OR

Start year for X years [REDACTED]

Pick year(s) to remove [REDACTED]

Remove year to end of plan [REDACTED]

Reset all years [REDACTED]

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!

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 4: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma, SIPS recognizes both styles of numbers. SIPS does not recognize the dollar mark (\$). Type in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation:  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: 12.0

Enter manual payout:

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 -8,000
- Annual percentage withdrawal 0.0 %
- Required minimum distribution (RMD)
- Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

- Make-up total owners RMD from one account
- Make-up total benef RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

### Option A: Pick Years:

Step 5: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to be added to.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation:  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: 12.0

Enter manual payout:

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 -8,000
- Annual percentage withdrawal 0.0 %
- Required minimum distribution (RMD)
- Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

- Make-up total owners RMD from one account
- Make-up total benef RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional:

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [ ]

Years deferred: 0

Asset plan allocation: [ ] 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: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -8,000

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 7: Clicking: The monetary amount should move into the variable section of the Income Data table and the Income title Fixed should be correlated into the income data.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: ROTH IRA (2)

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional:

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [ ]

Years deferred: 0

Asset plan allocation: Aggressive Sel

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider

Based on: [ ] Beth's age [ ] Client2's age [ ] Joint

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [ ]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2	fixed	-8,000
3	fixed	-8,000
4	fixed	-8,000
5	fixed	-8,000
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 blank1

PRIVACY POLICY TERMS OF USE

Step 8: Save: Once done 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: ROTH IRA (2)

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider: Based on: Beth's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type: Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain): 1.0 %

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

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 9: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: New Scenario (2)

Planning Horizon: 16 years

IRA

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return		6.00 %										
initial amount		100,000										
bonus % w/bonus		0.00 %										
	Manage	100,000	Manage		Manage			Subtotal of account incomes	Manage Inft Factor	Manage Inft Factor		
end of 1		114,000		(8,000)								end of 1
end of 2		128,840		(8,000)								end of 2
end of 3		144,570		(8,000)								end of 3
end of 4		161,245		(8,000)								end of 4
end of 5		178,919		(8,000)								end of 5
end of 6		189,654		0								end of 6
end of 7		201,034		0								end of 7
end of 8		213,096		0								end of 8
end of 9		225,881		0								end of 9
end of 10		239,434		0								end of 10
end of 11		253,800		0								end of 11
end of 12		269,028		0								end of 12
end of 13		285,170		0								end of 13
end of 14		302,280		0								end of 14
end of 15		320,417		0								end of 15
end of 16		339,642		0								end of 16
				(40,000)								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Option B: Start Years for the Rest of the Plan:

Step 10: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma, SIPS recognizes both

styles of numbers. Type in the monetary amount.

The screenshot shows the 'Manage Account' interface with the following details:

- Account name:** IRA
- Initial account balance:** \$100,000
- Hypothetical return:** 6.0%
- Bonus:** 0.0%
- Tax calculation option:** Tax Income Distributions (Qualified)
- Structured Income Type:** Income Riders (Start payout from income rider), Liquidate or annuitize (Annuitize for years certain: 1.0%), Withdrawals (Annual fixed withdrawal: -2,000)
- ADD INCOME:** Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years
- Income Data Table:** A table with columns for Year, Income, and Variable. The 'Year' column has a dropdown menu with options from 1 to 24. The 'Income' column has a dropdown menu with options: Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years.

Step 11: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

This screenshot is identical to the previous one, but with an orange arrow pointing to the 'Year' dropdown menu in the 'Income Data' table. The dropdown menu is open, showing the years 1 through 24. The year '7' is highlighted with a green background, indicating it is the selected option for starting the rest of the plan.

Step 12: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on:  Beth's age  Client2's age  Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal -2,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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!

PRIVACY POLICY TERMS OF USE

Step 13: Clicking: The monetary amount should move into the Variable column and the title Fixed should be entered into the Income column of the Income 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: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on:  Beth's age  Client2's age  Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

PRIVACY POLICY TERMS OF USE

Step 14: Save: Once done 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: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider: Based on: age Client's age Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Structured Income Type

Income Riders:  Start payout from income rider

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

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

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

Annual Savings:  Annual fixed savings [ ]

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years (0) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 15: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: [Select]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus % w/bonus			0.00 %									
end of 1			100,000									
end of 2			106,000	0								end of 1
end of 3			112,360	0								end of 2
end of 4			119,102	0								end of 3
end of 5			126,248	0								end of 4
end of 6			133,823	0								end of 5
end of 7			141,852	0								end of 6
end of 8			152,363	(2,000)								end of 7
end of 9			163,505	(2,000)								end of 8
end of 10			175,315	(2,000)								end of 9
end of 11			187,834	(2,000)								end of 10
end of 12			201,104	(2,000)								end of 11
end of 13			215,170	(2,000)								end of 12
end of 14			230,989	(2,000)								end of 13
end of 15			245,885	(2,000)								end of 14
end of 16			262,638	(2,000)								end of 15
			280,397	(2,000)								end of 16
				(20,000)								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Option C: Start Years for X Years:

Step 16: Adding a Monetary Addition: To add money into an account, the numerical amount has to start with a negative symbol (-). The numerical number can be typed in with or without a comma, SIPS recognizes both



styles of numbers. Type in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

### Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Sel

Risk level:

Account owner:

Account type:

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

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: -5,000 Annual percentage withdrawal: 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

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 blank1

PRIVACY POLICY TERMS OF USE

Step 17: Year: In the Income data table select which year you would like to start the monetary addition.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

### Manage Account

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

Account name: ROTH IRA (2)

Initial account balance: \$100,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Aggressive Sel

Risk level: Aggressive

Account owner: Beth

Account type: ROTH

Add an income rider: Based on: Beth's 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

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: -5,000 Annual percentage withdrawal: 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

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 blank1

PRIVACY POLICY TERMS OF USE

Step 18: 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 to be distributed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

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

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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 -5,000  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years: 5

Pick year(s) to remove

Remove year to end of plan

Reset all years

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		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 19: Start Years for X Years: Click on the green button Start Years for X Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

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

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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 -5,000  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years: 5

Pick year(s) to remove

Remove year to end of plan

Reset all years

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		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 20: Clicking: The monetary amount should move into the variable section of the Income Data table and the term Fixed should move into the Income column of the Income 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: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

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: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	-5,000
<input type="checkbox"/> 2	fixed	-5,000
<input type="checkbox"/> 3	fixed	-5,000
<input type="checkbox"/> 4	fixed	-5,000
<input type="checkbox"/> 5	fixed	-5,000
<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		

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 21: Save: Once done 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: IRA

Initial account balance: \$100,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

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: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	-5,000
<input type="checkbox"/> 2	fixed	-5,000
<input type="checkbox"/> 3	fixed	-5,000
<input type="checkbox"/> 4	fixed	-5,000
<input type="checkbox"/> 5	fixed	-5,000
<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		

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 22: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.

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: \_\_\_\_\_

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
end of 1			111,000	(5,000)								end of 1
end of 2			122,660	(5,000)								end of 2
end of 3			135,020	(5,000)								end of 3
end of 4			148,121	(5,000)								end of 4
end of 5			162,008	(5,000)								end of 5
end of 6			171,728	0								end of 6
end of 7			182,032	0								end of 7
end of 8			192,954	0								end of 8
end of 9			204,531	0								end of 9
end of 10			216,803	0								end of 10
end of 11			229,811	0								end of 11
end of 12			243,600	0								end of 12
end of 13			258,216	0								end of 13
end of 14			273,709	0								end of 14
end of 15			290,131	0								end of 15
end of 16			307,539	0								end of 16
				(25,000)								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 23: 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: \_\_\_\_\_

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus %			0.00 %									
w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
end of 1			111,000	(5,000)								end of 1
end of 2			122,660	(5,000)								end of 2
end of 3			135,020	(5,000)								end of 3
end of 4			148,121	(5,000)								end of 4
end of 5			162,008	(5,000)								end of 5
end of 6			171,728	0								end of 6
end of 7			182,032	0								end of 7
end of 8			192,954	0								end of 8
end of 9			204,531	0								end of 9
end of 10			216,803	0								end of 10
end of 11			229,811	0								end of 11
end of 12			243,600	0								end of 12
end of 13			258,216	0								end of 13
end of 14			273,709	0								end of 14
end of 15			290,131	0								end of 15
end of 16			307,539	0								end of 16
				(25,000)								

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 24: 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

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

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

## Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return			6.00 %									
initial amount			100,000									
bonus % w/bonus		Manage	100,000	Manage		Manage		Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
end of 1			111,000	(5,000)								end of 1
end of 2			122,660	(5,000)								end of 2
end of 3			135,020	(5,000)								end of 3
end of 4			148,121	(5,000)								end of 4
end of 5			162,008	(5,000)								end of 5
end of 6			171,728	0								end of 6
end of 7			182,032	0								end of 7
end of 8			192,954	0								end of 8
end of 9			204,531	0								end of 9
end of 10			216,803	0								end of 10
end of 11			229,811	0								end of 11
end of 12			243,600	0								end of 12
end of 13			258,216	0								end of 13
end of 14			273,709	0								end of 14
end of 15			290,131	0								end of 15
end of 16			307,539	0								end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 25: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

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

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

## Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Beth Wages (2)	Beth SS (2)	Total Income	Year
net return												
initial amount												
bonus % w/bonus								Subtotal of account incomes	Infl Factor	Infl Factor		
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 26: 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

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

Edit | Dynamic Mode

Scenario:


Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return												
initial amount								Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus												
end of 1												end of 1
end of 2												end of 2
end of 3												end of 3
end of 4												end of 4
end of 5												end of 5
end of 6												end of 6
end of 7												end of 7
end of 8												end of 8
end of 9												end of 9
end of 10												end of 10
end of 11												end of 11
end of 12												end of 12
end of 13												end of 13
end of 14												end of 14
end of 15												end of 15
end of 16												end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE



If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).