

# Annual Fixed Withdrawal Function

10/07/2024 1:03 pm EDT

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]

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

## 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: [ ]

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 Client'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

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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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

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

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input]

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 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 [Select]

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: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input]  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 [Input]

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    | 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** [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**  
 OR

| Income Data                 |        |          |
|-----------------------------|--------|----------|
| Year                        | Income | Variable |
| <input type="checkbox"/> 1  | fixed  | -8,000   |
| <input type="checkbox"/> 2  | fixed  | -8,000   |
| <input type="checkbox"/> 3  | fixed  | -8,000   |
| <input type="checkbox"/> 4  | fixed  | -8,000   |
| <input type="checkbox"/> 5  | fixed  | -8,000   |
| <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!

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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 %  |          |         |        |                |                      |           |        |              |           |
|                 |         |        | 100,000 |          |         |        |                |                      |           |        |              |           |
| 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  
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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 'Year', 'Income', and 'Variable'. The 'Year' column has a dropdown menu with options 1 through 24. The 'Income' and 'Variable' columns are currently empty.

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

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 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: -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

Income Data: Year Income Variable

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

SIPS Retirement Planning System 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 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: -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

Income Data: Year Income Variable

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

SIPS Retirement Planning System 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: 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: -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) 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: Year 1 Income Variable

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: 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: -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) 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: Year 1 Income Variable

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!

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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!

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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).