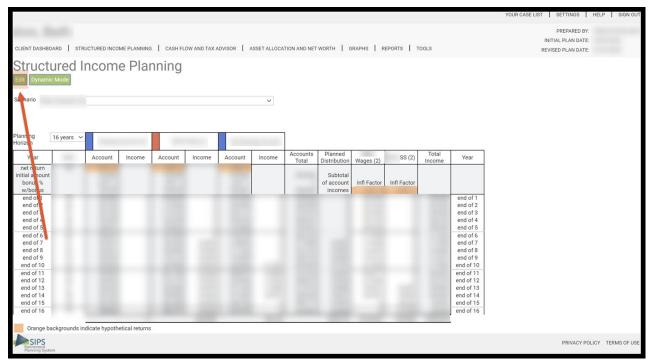
Annual Percentage Withdrawal Function

10/07/2024 1:05 pm EDT

On the structured income planinng 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 percentage withdrawal function.

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



Step 2: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to add a monetary addition to.

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CLIENT DASHBO	ARD STRU	ICTURED INCO	ME PLANNING	I C SH FL	OW AND TAX A		ASSET ALLOCA	TION AND NET	WORTH I	SRAPHS R	EPORTS 1	TOOLS		INITIAL PLAN DA REVISED PLAN DA		
											100			REVISED PEAK DA		
Structu																
Edit Save C	ancel Add A	ccount Ade	d Income A	dd Inc Tax /	Add Target	Edit or Add So	enario Dis	olay Options								
Scenario																
Scenario							~									
Planning	16 years ∽						_	1								
Horizon	To years V						Account									
Year	100	Account	Income	Account	Intome	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year			
net return					1				Subtotal							
initial amount bonus %									of account	Manage Infl Factor	Manage Infl Factor					
w/bonus end of 1			Manage		Manage		Manage		incomes	1			end of 1			
end of 2													end of 2			
end of 3 end of 4													end of 3 end of 4			
end of 5													end of 5 end of 6			
end of 6 end of 7													end of 6 end of 7			
end of 8 end of 9													end of 8 end of 9			
end of 10													end of 10			
end of 11 end of 12													end of 11 end of 12			
end of 13													end of 13			
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end of 16													end of 16			
Orango ha	ckgrounds inc	licate hypoth	otical returne										•			
	ckgrounds ind	neate hypoth	encarretums													
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Step 3: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the annual percentage withdrawal.

				YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other	Account \$100,000 2.0 % 0.0 %	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)	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years	Year 1 2 3 4 5 6 7 8 9 9	Income Di	ata Variable	A
Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Pick year(a) to remove Remove year to end of plan Reset all years	10 11 12 13 14 15 16 17 18 19 20 21 22 23 24			*
	scome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hy			Note that entere	d values WILL	NOT roll down to fo	llowing years whe	en blank1
SIPS Retirement Planning System						RIVACY POLICY TE	

Step 4: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

		1	YOUR	CASE LIST SETTING	SS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values Account name Account Initial account balance \$100,000 Hypothetical return 2.0 % Bonus 0.0 % Optional Account description Optional account company Other Tax Income Distributions (Qualified) v Add money later - deferred account 0	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Pequired minimum distribution (RMD)	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan	Year 1 2 4 5 6 7 8 9 10 11 112 13 15	Income Data Income	Variable	
	O Beneficial IRA RMD (based on beneficiaries life)	Remove year to end or plan	16			
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	Calculated Plan Withdrawais Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Reset all years	17 18 19 20 21 22 23 ₹ 24		1	*
Enter manual payout Request Additional Rider Remove Income Rider Orange backgrounds indicate hypothetical returns	Annual Savings	Note that entere	d values WILL N	IOT roll down to follow	ving years wher	n blank1
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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 start with.

					YOUR C.	ASE LIST SETT	NGS HELP	SIGN OUT
Manage Accour	nt			\				
	View / Edit Death Benefit Vie	w / Edit Actual Values						
Account name	Account		Structured Income Type			Income Da	ta	
Initial account balance	\$100,000		Income Riders O Start payout from income rider	ADD INCOME	Year	Income	Variable	-
Hypothetical return	2.0 %		Start payout from income rider	Pick year(s)	2			
Bonus	0.0 %		Liquidate or annuitize	OR 🖌	<u>j</u> 4			
Optional			O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description			 Liquidate account (in so many years) 	OR	7			
Optional account company Other		_		Charles for Yourse	8			
other				Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified) ~	Withdrawals) 10) 11			
Add money later - deferred account Years deferred	0		Annual fixed withdrawal Annual percentage withdrawal -0.5 %	Pick year(s) to remove	12 13			
Asset plan allocation		Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
Risk level			 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~		Calculated Plan Withdrawals	Reset all years	18			
Account type	~		Make-up total owners RMD from one account		20			
Add an income rider			 Make-up total benef RMD from one account 		21			
Based on 🧿 age 🔘 C	client2 's age 🔘 Joint				22			
Select income rider		~	 Make-up income gap based on target income 		23			-
Number of months of payout in first y	ear	12.0		4				+
Enter manual payout			Annual Savings					
Request Additional Rider Remove In	ncome Rider		Annual fixed savings					
Orange backgrounds indicate hy	pothetical returns			Note that entered v	alues WILL N	OT roll down to fol	owing years wh	en blank1
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Step 6: Add Income: Click on the green Pick Years button.

			YOUR CA	SE LIST SETTINGS	HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account Initial account balance \$100,000	Structured Income Type Income Riders	- ADD INCOME	Year	Income Data	Variable	*
Hypothetical return 2.0 %	O Start payout from income rider	Pick year(s)	 ✓ 1 ✓ 2 ✓ 3 			
Bonus 0.0 %	Liquidate or annuitize	OR	☑ 4			
Optional Account description Optional account company Other Tax calculation option Tax calculation option Add money later - deferred account Vears deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on @ age Client2's age Joint Select income rider Select income rider Number of months of payout in first year	Annuitize (for years certain) 1.0 Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up income gap based on target income	Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove Remove year to end of plan Reset all years	S 6 7 8 9 10 11 12 13 14 15 16 17 19 20 21 22 23 24		ŀ	
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	a values WILL NO	T roll down to followi PRIVAC	ng years when I	

Step 7: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

				YOUR C	ASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	1t						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Account	Structured Income Type			Income E	Data	
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year	Income percent	Variable -0.5	-
Hypothetical return	2.0 %	 Start payout from income rider 	Pick year(s)	2	percent	-0.5	
Bonus	0.0 %		OR	3	percent percent	-0.5 -0.5	
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	percent	-0.5	
Account description Optional account company Other		C Liquidate account (in so many years)	OR Start year for X years) 6) 7) 8			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals		10			
Add money later - deferred account Years deferred	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13			
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan) 14) 15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
Account owner	~		Reset all years	18			
Account type	~	Calculated Plan Withdrawals Make-up total owners RMD from one account		20			
Add an income rider		 Make-up total benef RMD from one account 		21			
And the second sec	lient2 's age 🔘 Joint	 Make-up income gap based on target income 		23			
Select income rider	~	O make up moorne gap based on target moorne		24			-
Number of months of payout in first ye	ear 12.0		4				r
Enter manual payout		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that entered va	alues WILL N	OT roll down to f	ollowing years whe	n blank1
SIPS Retirement Planning System					F	RIVACY POLICY TE	RMS 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 Account	Structured Income Type			Inco	me Data	
Initial account balance \$100,000	Income Riders	ADD INCOME	Ye		Variable -0.5	*
Hypothetical return 2.0 %	 Start payout from income rider 		2		-0.5	
2.0 %		Pick year(s)	3	percent	-0.5	
Bonus 0.0 %	Liquidate or annuitize		4	protein	-0.5 -0.5	
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan		<i>p</i> =	-0.5	
Account desclotion	O Liquidate account (in so many years)	OR	7			
Optional account company Other		Start year for X years				
		0				
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		0 1	1		
Add money later - deferred account		Pick year(s) to remove				
Years deferred 0						
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	1			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		10			
		Reset all years				
Account owner	Calculated Plan Withdrawals	Reset all years	19			
Account type	O Make-up total owners RMD from one account		20			
Add an income rider	 Make-up total benef RMD from one account 		21			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	 Make-up income gap based on target income 		23			
Select income rider	0		4 24	4		*
Number of months of payout in first year 12.0 Enter manual payout						
	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	ed values	WILL NOT roll down	to following years wh	en blank1
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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 DASHBO	ard stru	CTURED INCO	ME PLANNING	CASH FL	LOW AND TAX A	DVISOR A	SSET ALLOCA	TICN AND NET	WORTH C	SRAPHS F	REPORTS 1	FOOLS		PREPARED BY: ' INITIAL PLAN DATE: REVISED PLAN DATE:
Structu	ired Ir	ncom	o Plar	nina										
	ancel Add A					Edit or Add Sc		lay Options						
Luit Save C	Add A	Add	A		Add Target	Luit of Add Sc		ay options						
Scenario														
							/							
Planning	16 years 🗸													
Horizon							Account					-		
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
net return initial amount						2.00 %				Manage	Manage			
bonus %						0.00 %					Infl Factor			
w/bonus			Manage		Manage	100,000	Manage							
end of 1 end of 2						102,500 105,062	(500) (512)						end of 1 end of 2	
end of 3						105,082	(512)						end of 3	
end of 4						110,381	(538)						end of 4	
end of 5						113,141	(552)						end of 5	
end of 6						115,404	0						end of 6	
end of 7						117,712	0						end of 7	
end of 8						120,066	0						end of 8	
end of 9						122,467	0						end of 9	
end of 10						124,917	0						end of 10	
end of 11 end of 12						127,415 129,963	0						end of 11 end of 12	
end of 13						129,963	0						end of 12 end of 13	
end of 14						135,214	ő						end of 14	
end of 15						137,918	Ő						end of 15	
end of 16						140,676	0						end of 16	
							(2,628)						[
Orange ba	ckgrounds ind	icate hypoth	etical returns											
	-													
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Option B: Start Years for the Rest of the Plan:

Step 10: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

			YOUR CASE LIS	T SETTINGS HELP	SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up income gap based on target income Annual Savings	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove Remove year to end of plan Reset all years	Year inco 1 2 2 3 4 5 6 7 7 8 9 9 10 11 11 12 13 14 15 16 16 17 17 18 19 20 21 22 23 24	Income Data me Variable	*
Request Additional Rider Remove Income Rider	Annual fixed savings				
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL NOT roll	down to following years whe	n blank1
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Step 11: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

				YOUR CA	SE LIST SETTINGS	HELP	SIGN OUT
Manage Account							
Save Cancel View / Edit Income V	/iew / Edit Death Benefit View / Edit Actual Values			I			
Account name	IRA	Structured Income Type		l l	Income Data		
Initial account balance	\$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	-
Hypothetical return	6.0 %		Pick year(s)	2			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Add an income rider Based on @ age Cili Select income rider Number of months of payout in first year	Tax Income Distributions (Qualified) Tax Income Distributions (Qualified)	Annuitize (for years certain) 1.0 Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total benef RMD from one account Make-up income gap based on target income	Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan Reset all years	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 74		,	•
Enter manual payout		Annual Savings Annual fixed savings					
Request Additional Rider Remove Inc							
Orange backgrounds indicate hypo	othetical returns		Note that entered v	alues WILL NC	T roll down to followi	ng years wher	blank1
SIPS Retirement Planning System					PRIVAC	Y POLICY TE	RMS OF USE

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 S100,000 Hypothetical return 60 % Bonus 0,0 % Optional Account description Optional account company Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Account owner Account owner 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	Structured Income Type Income Riders Start payout from income rider. Liquidate or annuitize Liquidate account (in so many years) Uithdrawals Annual fixed withdrawal Annual percentage withdrawal Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up income gap based on target income	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	Yéar 1 1 2 3 4 5 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 21 22 24	Income Data Income Va	riable •
Enter manual payout	Annual Savings	Note that entered	values WILL NOT	roll down to following ;	years when blank1
SIPS Planning System				PRIVACY P	DLICY TERMS OF USE

Step 13: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

				YOUR C	ASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accour	1t						
	View / Edit Death Benefit View / Edit Actual Values			<u>۱</u>			
				\			
Account name	IRA	Structured Income Type			Income	Data	
Initial account balance	\$100,000	Income Riders	ADD INCOME	Year	Income	Variable	
		O Start payout from income rider					
Hypothetical return	6.0 %		Pick year(s)	3			
Bonus	0.0 %		OR	4			
Optional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	percent	-8.0	
Account description			OR	6	percent	-8.0 -8.0	
Optional account company		 Liquidate account (in so many years) 			percent	-8.0	
Other			Start year for X years	9	percent	-8.0	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	-8.0	
Tux culculuion option	Tax income Distributions (Qualified)	Annual fixed withdrawal		11	percent	-8.0	
Add money later - deferred account			Pick year(s) to remove	12	percent	-8.0	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	percent	-8.0	
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14	percent	-8.0	
		 Beneficial IRA RMD (based on beneficiaries life) 		16	percent	-8.0	
Risk level				17	percent	-8.0	
Account owner	~		Reset all years	18	percent	-8.0	
		Calculated Plan Withdrawals		19	percent	-8.0	
Account type	~	 Make-up total owners RMD from one account 		20	percent	-8.0 -8.0	
Add an income rider		 Make-up total benef RMD from one account 		21	percent	-8.0	
The second se	lient2 's age O Joint	O Make-up income gap based on target income		23	percent	-8.0	
Select income rider	~			24	nercent	-8.0	-
Number of months of payout in first ye	ear 12.0		L				
Enter manual payout		Annual Savings					
		O Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that entered	values WILL N	OT roll down to	following years when	blank1
SIPS Retirement Planning System					3	PRIVACY POLICY TEP	MS OF USE

Step 14: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOUR	R CASE LIST SET	TINGS HELP SIG	IN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Valu	ae.					
Save Gancer View / Edit Income View / Edit Dealin Denemit View / Edit Actual Valu						
Account name IRA						
	Structured Income Type	-		Income E		
Initial account balance \$100,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	
Hypothetic return 6.0 %		Pick year(s)	2			
		OR	3		_	
Bonus 0.0 %	Liquidate or annuitize		4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	percent	-8.0 -8.0	
Account description	 Liquidate account (in so many years) 	OR		percent	-8.0	
Optional account company			8	percent	-8.0	
Other		Start year for X years	0 %	percent	-8.0	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	-8.0	
	 Annual fixed withdrawal 	Pick year(s) to remove	11	percent	-8.0	
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12	percent	-8.0 -8.0	
Years deferred 0			14	percent	-8.0	
Asset plan allocation	 Required minimum distribution (RMD) 	Remove year to end of plan	15	percent	-8.0	
	 Beneficial IRA RMD (based on beneficiaries life) 		16	percent	-8.0	
Risk level			17	percent	-8.0	
Account owner		Reset all years	18	percent	-8.0	
	Calculated Plan Withdrawals		19	percent	-8.0 -8.0	
Account type Add an income rider	 Make-up total owners RMD from one account 		20	percent	-8.0	
	 Make-up total benef RMD from one account 		22	percent	-8.0	
	Make-up income gap based on target income		23	percent	-8.0	
Select income rider			24	nercent	-8.0	
Number of months of payout in first year 12.0						
Enter manual payout	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL	NOT roll down to f	ollowing years when blar	ık1
SIPS Petromeng System				F	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
Acres Statis													PREPARED BY:	-
			Tanının										INITIAL PLAN DATE:	
CLIENT DASHBOARD	STRUCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR 1	ASSET ALLOCA	TION AND NET	WORTH	SRAPHS F	EPORTS	TOOLS		REVISED PLAN DATE:	
Structured	Incom	e Plar	nnina											
	Add Account Ad			Add Target	dit or Add Se	enario Dis	alay Ontions							
	ida Abbount Ab						naj optiono							
Scenario						~								
Planning 16 years							1							
Planning 16 years Horizon	~			RA	-									
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net return			6.00 %											
initial amount bonus %			100,000 0.00 %					Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus		Manage	100,000	Manage		Manage		incomes						
end of 1			106,000	0								end of 1		
end of 2 end of 3			112,360 119,102	0								end of 2 end of 3		
end of 4			126,248	0								end of 4		
end of 5			143,922	(10,100)								end of 5		
end of 6			164,071	(11,514)								end of 6		
end of 7			187,041	(13,126)								end of 7		
end of 8			213,227	(14,963)								end of 8		
end of 9 end of 10			243,079 277,110	(17,058) (19,446)								end of 9 end of 10		
end of 11			315,905	(22,169)								end of 11		
end of 12			360,132	(25,272)								end of 12		
end of 13			410,551	(28,811)								end of 13		
end of 14			468,028	(32,844)								end of 14		
end of 15			533,552	(37,442)								end of 15		
end of 16			608,249	(42,684)								end of 16		
_				(275,429)										
Orange background	as indicate hypoth	etical returns												
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Option C: Start Years for X Years:

Step 16: Adding the percentage amount: To add a monetary percentage the numeric amount has to start with a negative symbol (-). Type in the monetary percentage.

			YOUR	CASE LIST SETTING	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account	Structured Income Type			Income Data		
Initial account balance \$100,000	Income Riders	ADD INCOME	Year	Income	Variable	*
0100,000	 Start payout from income rider 					
Hypothetical return 2.0 %		Pick year(s) OR	3			
Bonus 0.0 %	Liquidate or annuitize	OR	4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description	Liquidate account (in so many years)	OR	0 7			
Optional account company	0		8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred 0	 Annual percentage withdrawal -3.0 % 		13			
Asset plan allocation	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Risk level			17			
Account owner		Reset all years	18			
Account type	Calculated Plan Withdrawals Make-up total owners RMD from one account		20			
Add an income rider			21			
Based on 🔘 age 🔿 Client2 's age 🔾 Joint	Make-up total benef RMD from one account		22			
Select income rider	 Make-up income gap based on target income 		23			-
Number of months of payout in first year 12.0		l	4)	
Enter manual payout	Annual Savings					
	O Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL N	NOT roll down to follow	ing years wher	h blank1
SIPS Reforming System				PRIVA	CY POLICY TEP	RMS OF USE

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

			1		YOUR CAS	E LIST SETTING	GS HELP	SIGN	OUT
Manage Accour	nt								
	View / Edit Death Benefit View / Edit Actual Values								
Account name	Account \$100,000	Structured Income Type	ADD INCOME	Ļ	Year	Income Data	Variable		
Hypothetical return	2.0 %	O Start payout from income rider	Pick year(s)		1 2 3				
Bonus Optional	0.0 %	Liquidate or annuitize Annuitize (for years certain)	OR Start year for rest of plan		4				
Account description Optional account company		Liquidate account (in so many years)	OR		6 7 8				
Other Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Start year for X years		9 10 11				
Add money later - deferred account Years deferred	0	Annual percentage withdrawal -3.0 %	Pick year(s) to remove		12 13 14				
Asset plan allocation	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15				
Risk level Account owner	~		Reset all years		17 18				
Account type Add an income rider Based on	v lient2 's age O Joint	Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total benef RMD from one account			19 20 21 22				
Select income rider Number of months of payout in first ye	~	O Make-up income gap based on target income			23 24			+	
Enter manual payout	ncome Rider	Annual Savings O Annual fixed savings							
Orange backgrounds indicate hy	pothetical returns		Note that enter	ed valu	Jes WILL NOT	roll down to follo	wing years whe	en blank	1
SIPS Retirement Planning System						PRIVA	ACY POLICY TI	ERMS OF	USE

Step 18: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount to be distributed.

				YOUR CASE L	IST SETTINGS HI	ELP SIGN OUT
Manage Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance	Account \$100,000	Structured Income Type Income Riders Start payout from income rider	ADD INCOME	Year Inc	Income Data	e 🔺
Hypothetical return	2.0 %	O start payout non income rider	Pick year(s)	2		
Bonus Optional Account description	0.0] %	Liquidate or annuitize Annuitize (for years certain)	OR Start year for rest of plan OR	3 4 V 5 6		
Optional account company Other		Liquidate account (in so many years)	Start year for X years	7 8 9 10		
Tax calculation option Add money later - deferred account Years deferred	Tax Income Distributions (Qualified) v	Withdrawals Annual fixed withdrawal Annual percentage withdrawal -3.0 %	Pick year(s) to remove	11 12 13		
Asset plan allocation	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16		
Risk level Account owner	~	Calculated Plan Withdrawais	Reset all years	17 18 19		
Account type Add an income rider	×	Make-up total owners RMD from one account Make-up total benef RMD from one account		20 21		
Based on age C Select income rider Number of months of payout in first ye	lient2's age O Joint	Make-up income gap based on target income		22 23 24		•
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings				
Orange backgrounds indicate hyp	pothetical returns		Note that entered	d values WILL NOT ro	Il down to following year	s when blank1
Retirement Planning System					PRIVACY POLIC	Y 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 Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider	Account S100.000 2.0 % 0.0 % Tax Income Distributions (Qualified) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Annuitize (for years certain) Liquidate account (in so many years) Withdrawais Annual fixed withdrawal Annual fixed withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 10 Pick year(s) to remove Remove year to end of plan Reset all years	Year Income	oome Data Variable	4
Enter manual payout		Annual Savings				
		Annual fixed savings				
	ncome Rider		Note that article	where WILL NOT coll doe	up to following years when	a block1
Orange backgrounds indicate hy	potnetical returns		Note that entered v	values will NOT foll do	wn to following years whe	
Retirement Planning System					PRIVACY POLICY TE	RMS OF USE

Step 20: Clicking: The percentage amount should move into the Variable column and the word percent should move into the Income column of the Income Data table.

			YOUR C/	ASE LIST SETT	INGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Account Initial account balance \$100,000	Structured Income Type Income Riders	ADD INCOME	Year 1	Income Da	ata Variable	*
Hypothetical return 2.0 %	 Start payout from income rider 	Pick year(s)	2			
Bonus 0.0 %	Liquidate or annuitize	OR	3 4			
Optional Acount description Optional account company Other Tax calculation option Tax calculation option Tax calculation option Add money later - deferred account Vears deferred Asset plan allocation Risk level Account owner Account type Account type Add an income rider Based on @ age Client2's age Joint Select income rider Select income rider 12.0	Annuitize (for years certain) 10% Liquidate account (in so many years) Withdrawals Annual fixed withdrawal 00% Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total benef RMD from one account Make-up income gap based on target income	Start year for rest of plan OR Start year for X years 0 Pick year(e) to remove Remove year to end of plan Reset all years	5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	percent percent percent percent percent percent percent percent	-30 -30 -30 -30 -30 -30 -30 -30 -30 -30	•
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered va	lues WILL N	OT roll down to fo	llowing years whe	n blank1
SIPS References Plearing System				PR	IVACY POLICY TE	RMS OF USE

Step 21: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOUR	CASE LIST SET	TTINGS HELP	SIGN OU
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Value	8					
Account name Account Initial al acount balance \$100,000 Hypothethel return 20 % Bonus 0.0 % Optional Account description	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) 1.0 %	ADD INCOME Pick year(6) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7	Income I Income percent percent percent	-3.0 -3.0 -3.0	*
Optional account company Other	C Elquidate account (in so many years)	Start year for X years	8	percent	-3.0 -3.0	
Tax calculation option Tax Income Distributions (Qualified)		0	10	percent	-3.0 -3.0	
Add money later - deferred account Vears deferred 0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13	percent	-3.0 -3.0	
Asset plan allocation	Required minimum distribution (RMD)	Remove year to end of plan	14	percent	-3.0	
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	Calculated Plan Withdrawals	Reset all years	18 19			
Account type Add an income rider	Make-up total owners RMD from one account		20			
Based on age Client2 's age Joint Select income rider	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 24			-
Number of months of payout in first year 12.0			4			¥
Enter manual payout	Annual Savings O Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL	NOT roll down to f	ollowing years whe	en blank1
SIPS Referenced Planning System				F	PRIVACY POLICY T	ERMS 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 HEL	P SIGN OU
															PREPARED BY:	
									12					INITIA	L PLAN DATE:	
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR /	SSET ALLOCA	TICN AND NET	WORTH	BRAPHS R	EPORTS	TOOLS		REVISE	D PLAN DATE:	
Struct	ured Ir	ncom	e Plar	nnina												
			d Income A		Add Target	Edit or Add So	enario Da	olay Options								
	Autor	Au			Add Turget			sidy options								
Scenario																
							/									
Planning	16 years ∨						/	1								
Horizon							Account			_						
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	1 SS (2)	Total Income	Year			
net return						2.00 %										
initial amount bonus %						100,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage Infl Factor					
w/bonus			Manage		Manage	100,000	Manage		incomes	init i dotor	init actor					
end of 1						102,000	0						end of 1			
end of 2						104,040	0						end of 2			
end of 3 end of 4						106,121 108,243	0						end of 3 end of 4			
end of 5						113,655	(3,247)						end of 5			
end of 6						119,338	(3,410)						end of 6			
end of 7						125,305	(3,580)						end of 7			
end of 8						131,570	(3,759)						end of 8			
end of 9 end of 10						138,149 145,056	(3,947) (4,144)						end of 9 end of 10			
end of 10 end of 11						145,056	(4,144) (4,352)						end of 10 end of 11			
end of 12						159,924	(4,552)						end of 12			
end of 13						167,921	(4,798)						end of 13			
end of 14						176,317	(5,038)						end of 14			
end of 15						179,843	0						end of 15			
end of 16						183,440	(40,844)						end of 16			
Orange ba	ackgrounds inc	dicate hypoth	etical returns				(40,044)		1 1 1				-			
SIPS Retirement Planning Syste															PRIVACY POLICY	TERMS OF U

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 B	Y:	
														INITIAL PLAN DAT	E:	
CLIENT DASHB	OARD STRU	ICTURED INCO	OME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	BRAPHS R	EPORTS	TOOLS		REVISED PLAN DAT	E:	
Struct	ured li	ncom	e Plar	nnina												
	Cancel Add A				Add Target	dit or Add Sc	enario Disp	lay Options								
Scenario							~									
Plannin		_														
Horizor	16 years ∨					-	Account									
Yar		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	1 SS (2)	Total Income	Year			
net eturn						2.00 %										
initial amount						100,000			Subtotal	Manage	Manage					
bonus % w/bonus			Manage		Manage	0.00 %	Manage		of account incomes	Infl Factor	Infl Factor					
erd of 1		-	Manage	L .	Manage	102,000	Manage 0		Incomes				end of 1			
erd of 2						104,040	0						end of 2			
end of 3						106,121	0						end of 3			
end of 4						108,243	0						end of 4			
end of 5						113,655	(3,247)						end of 5			
end of 6						119,338	(3,410)						end of 6			
end of 7						125,305	(3,580)						end of 7			
end of 8						131,570	(3,759)						end of 8			
end of 9						138,149	(3,947)						end of 9			
end of 10						145,056	(4,144)						end of 10			
end of 11 end of 12						152,309 159,924	(4,352) (4,569)						end of 11 end of 12			
end of 12 end of 13						167,921	(4,569)						end of 12 end of 13			
end of 14						176,317	(5,038)						end of 14			
end of 15						179,843	(0,000)						end of 15			
end of 16					1	183,440	0						end of 16			
							(40,844)									
Orange b	ackgrounds ind	licate hypoth	netical returns	2												
	-	neate hypoth	returns													
SIPS Retirement Ptanning Syste														PRIVACY	OLICY TER	MS OF USE
Retirement Planning Syste	em															

Step 24: 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.

														PREPARED BY:	
NT DASHBOARD	1 erou			Louger							concerne I a			INITIAL PLAN DATE:	
					JW AND TAX A	DVISOR /	ASSET ALLOCA	TION AND NET	WORTH 0	GRAPHS H	EPORIS I	IOULS		REVISED PLAN DATE:	
ructur	ed Ir	com	e Plar	ning											
Dynamic Mo				5											
ario							~								
ng 16 y	rears v	-					_	1							
Yar		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
t return Il a nount								-	Subtotal						
onu %									of account	Infl Factor	Infl Factor				
/borus nd of 1	_								incomes				end of 1		
nd of													end of 2		
nd of a													end of 3 end of 4		
nd of 5													end of 5		
nd of 6													end of 6 end of 7		
nd of 8													end of 8		
nd of 9 Id of 10													end of 9 end of 10		
d of 11													end of 11		
d of 12 d of 13													end of 12 end of 13		
d of 14													end of 14		
d of 15 d of 16													end of 15 end of 16		
4 01 10	_														
Orange backg	rounds indi	cate hypothe	etical returns										-		

Step 25: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

															PREPARED BY	h.	
															NITIAL PLAN DATE		
CLIENT DASHB	BOARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	BRAPHS R	EPORTS T	OOLS		R	EVISED PLAN DATE	6	
Struct	ured I	ncom	e Plar	nnina													
					Add Target E	dit or Add Se	enario Dien	lay Options									
Jave Jave	Cancer Add.	Account	d income 7	du nie rax	Nuu rarget	uit of Add Sc		nay options									
Scenario	1						~										
2	1																
Planning	16 years ∨																
lorizon							Account										
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	1 SS (2)	Total Income	Year				
net return						2.00 %			Subtotal								
initial amoun bonus 6	۲					0.00 %			of account	Manage Infl Factor	Manage Infl Factor						
w/bor is			Manage		Manage	100,000	Manage		incomes	and a dotter	init actor						
end c 1				-		102,000	0						end of 1				
end f 2						104,040	0						end of 2				
end of 3						106,121	0						end of 3				
end of 4						108,243	0						end of 4				
enc of 5					1	113,655	(3,247)						end of 5				
en of 6						119,338	(3,410)						end of 6				
end of 7						125,305	(3,580)						end of 7				
end of 8						131,570	(3,759)						end of 8				
end of 9						138,149	(3,947)						end of 9				
end of 10					-	145,056	(4,144)						end of 10				
end of 11						152,309	(4,352)						end of 11				
end of 12						159,924	(4,569)						end of 12 end of 13				
end of 13 end of 14						167,921 176,317	(4,798) (5,038)						end of 13				
end of 15						179,843	(3,038)						end of 15				
end of 16					+	183,440	0						end of 16				
end of 16					1	183,440	(40,844)						end of 16				
		-			_		(40,844)		1	1000		100	-				
		dianto hunoth	etical returns														

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 HE	LP SIGN OUT
a														PREPARED BY: INITIAL PLAN DATE:	1
CLIENT DASHBO	CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS FOR TOOLS														
Ctruct	uradiu			ning											/
Struct															
Edit Save C	Cancel Add A	Account	d Income A	dd Inc Tax	Add Target	dit or Add Sc	enario Disp	lay Options						/	
Scenario							~								
Planning Horizon	16 years ∽	-				-	Account								
Year	1000	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	1 SS (2)	Total Income	Year		
net return						2.00 %		Total				income			
initial amount bonus %						100,000 0.00 %			Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus			Manage		Manage	100,000	Manage		incomes	init i dotor	init r detor				
end of 1						102,000	0						end of 1		
end of 2 end of 3						104,040 106,121	0						end of 2 end of 3		
end of 4						108,243	0						end of 4		
end of 5						113,655	(3,247)						end of 5		
end of 6					1	119,338	(3,410)						end of 6		
end of 7						125,305	(3,580)						end of 7		
end of 8						131,570	(3,759)						end of 8		
end of 9 end of 10						138,149 145.056	(3,947) (4,144)						end of 9 end of 10		
end of 10 end of 11					+	152,309	(4,144)						end of 11		
end of 12						159,924	(4,569)						end of 12		
end of 13						167,921	(4,798)						end of 13		
end of 14						176,317	(5,038)						end of 14		
end of 15 end of 16					-	179,843 183,440	0						end of 15 end of 16		
end of 10					1	103,440	(40,844)								
Orange ba	ackgrounds inc	dicate hypoth	etical returns												
SIPS														PRIVACY POLICY	TERMS OF USE
Retirement Planning Syste	2m														

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.