Annual Fixed Savings

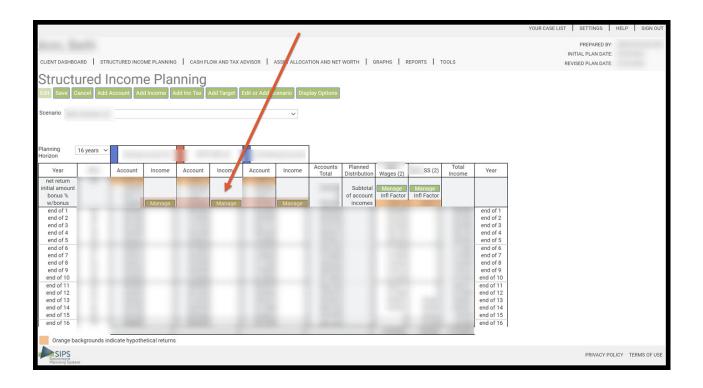
11/04/2024 1:37 pm EST

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



														YOUR CASE LIST SETTINGS	HELP	SIGN OUT
CLIENT DASHBOA	RD STR	UCTURED INCO	ME PLANNING	CASH FLC	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	worth	SRAPHS F	EPORTS	TOOLS		PREPARED E INITIAL PLAN DAT REVISED PLAN DAT	E:	-
Ctructu	rod	00000		aning												
Structu		ncom	e Plai	ining												
Edit Dynamic I	Mode															
Scenario							~									
Planning 1 Hori: on	6 years ∽				-]								
'ear	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year			
net return initial amount borus % w/bonus									Subtotal of account incomes	Infl Factor	Infl Factor					
end of 1 end of 2 end of 3 end of 4 end of 5													end of 1 end of 2 end of 3 end of 4 end of 5			
end of 6 end of 7 end of 8 end of 1													end of 6 end of 7 end of 8 end of 9 end of 10			
end of 1 end of 12 end of 13 end of 14													end of 11 end of 12 end of 13 end of 14			
end of 15 end of 16									-	-		-	end of 15 end of 16			
Orange bac	kgrounds in	dicate hypothe	etical returns											PRIVACY	POLICY 1	TERMS OF USE

Step 2: Manage: Click on the green Manage button that is located in the Income column for whichever account you would like to deposit/withdrawal from.



Step 3: Annual Savings: Click on the Annual Fixed Savings radio button.

			YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type Income Riders	ADD INCOME	Year	Income Da	ata Variable	*
Hypothetical return %	 Start payout from income rider 	Pick year(s)	2			
Bonus % Optional	Liquidate or annuitize Annuitize (for years certain)	OR Start year for rest of plan	4			
Account description Optional account company Other	C Liquidate account (in so many years)	OR Start year for X years				
Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account	Withdrawals O Annual fixed withdrawal	0 Pick year(s) to remove	10 11 12			
Years deferred 0 Asset plan allocation Sel	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	13 14 15 16			1
Risk level		Reset all years	17 18			
Account type Add an income rider Based on age Client2 's age Joint	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		19 20 21 22 23			
Select income rider Number of months of payout in first year 12.0			- 24			• •
Enter manual payout	Annual Savings					
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL	NOT roll down to fo	llowing years wh	en blank1
SIPS Patienting System				PF	NVACY POLICY T	ERMS OF USE

Step 4: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (4).

			YOU	JR CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type			Income Data	а	
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	*
	 Start payout from income rider 					
Hypothetical return %		Pick year(s) OR	3			
Bonus %	Liquidate or annuitize	U.S.	4			
Optional	O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description	O Liquidate account (in so many years)	OR	7			
Optional account company Other		Start year for X years	8			
			9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11			
Add money later - deferred account		Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 		16			
		Reset all years	17			
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	O 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		₹ 24			• •
Number of months of payout in first year 12.0 Enter manual payout						
	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings 7500					
Orange backgrounds indicate hypothetical returns		Note that entere	ed values WIL	L NOT roll down to follo	wing years whe	n blank1
SIPS Rearing System				PRIV	ACY POLICY TE	RMS 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 to have the withdrawal/deposit happen.

			YOUR CASE LIST	SETTINGS HELP SIGN OUT
Manage Account				
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values		\		
Account name Initial account balance Hypothetical return Bonus Optional	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year Income 1 2 3 4 5	me Data Variable
Account description Optional account company	 Liquidate account (in so many years) 	X	7	
Other		Start year for X years		
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		10	
Add money later - deferred account Years deferred Asset plan allocation Sel	Annual fixed withdrawal Annual percentage withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove	12 13 14 15	
Risk level	beneficial for Kill (based of beneficialles file)		16	
Account owner	Calculated Plan Withdrawals	Reset all years	18 19	
Account type	 Make-up total owners RMD from one account 		20	
Add an income rider Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 24	•
Enter manual payout	Annual Savings Annual fixed savings 7500			
Orange backgrounds indicate hypothetical returns		Note that entered v	values WILL NOT roll dowr	to following years when blank1
SIPS Record System				PRIVACY POLICY TERMS OF USE

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

			YOUR	CASE LIST SETTINGS	HELP SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company	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	Year 1 2 √ 3 √ 4 √ 5 √ 6 √ 7 8	Income Data	Variable
Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider	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	Start year for X years 0 Pick year(s) to remove Remove year to end of plan Reset all years	9 10 11 12 13 14 15 16 17 18 19 20 21 22		
Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	Make-up income gap based on target income		22 23 24		*
Enter manual payout	Annual Savings Annual fixed savings 7500	Note that entere	ed values WILL I	NOT roll down to followin	g years when blank1

Step 7: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

				YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values	5					
Account name	2nd Saving Account	Structured Income Type			Income D	ata	
Initial account balance		Income Riders	ADD INCOME	Year	Income	Variable	-
Hypothetical return	%	 Start payout from income rider 	Pick year(s)	2			
1.5.7			OR	3	savings	7500	
Bonus	%	Liquidate or annuitize		□ 4 □ 5	savings savings	7500 7500	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		savings	7500	
Account description		 Liquidate account (in so many years) 	OR	7	savings	7500	
Optional account company Other			Start year for X years	8	savings	7500	
ould				9	savings savings	7500 7500	
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals		10	savings	7300	
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	S	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
Hober plan anooarion	_	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan	16			
Risk level				17			
Account owner	~		Reset all years	18			
1		Calculated Plan Withdrawals		19 20			
Account type Add an income rider	~	 Make-up total owners RMD from one account 		20			
	lient2 's age O 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 ye				< 24 €		÷	
Enter manual payout	12.0						
		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp			Note that entere	ed values WILL N	OT roll down to fo	ollowing years when	blank1
SIPS Retirement Funning System					Ρ	RIVACY POLICY TEF	MS OF USE

Step 8: Save: Once done click on the green Save button underneath the Manage Account subheading.

			YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Save Calified View / Luit Income View / Luit Death Denent View / Luit Actual Values						
Account name 2nd Saving Account	Structured Income Type			Income D	ata	
Initial ccount balance	Income Riders	ADD INCOME	Year	Income	Variable	*
	 Start payout from income rider 					
Hypotherical return %		Pick year(s)	2	savings	7500	
Bonus %		OR	4	savings	7500	
Ordered	Liquidate or annuitize Annuitize (for years certain)	Start year for rest of plan	5	savings	7500	
Optional Account description		OR	6	savings	7500	
Optional account company	 Liquidate account (in so many years) 		7	savings	7500 7500	
Other		Start year for X years		savings savings	7500	
	weak down a lo	0	10	savings	7500	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11			
Add money later - deferred account		Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation Set	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan	16			
Risk level			17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		19			
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 Client2 's age Joint	Make-up income gap based on target income		23			
Select income rider			24			-
Number of months of payout in first year 12.0						r
Enter manual payout	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entere	ed values WILL	NOT roll down to fo	ollowing years whe	n blank1
SIPS Pdenting System				P	RIVACY POLICY TE	RMS OF USE

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

								1						YOUR CASE LIST SETTINGS HELP SIGN OUT
CLIENT DASHBOA	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	ADVISOR A	SSET ALLOCA	TUN AND NET	WORTH 0	SRAPHS F	REPORTS 1	TOOLS		PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:
Structu	urod Ir	ncom		nina										
	ancel Add A				Add Target	Edit or Add Sc	enario I su	lay Options						
Scenario														
Planning	16 years ∽				_									
Horizon	To years +	-												
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year	
net return initial amount						2.00 % 100,000			Subtotal	Manage	Manage			
bonus % w/bonus			Manage		Manage	0.00 % 100,000	Manage		of account incomes	Infl Factor	Infl Factor			
end of 1 end of 2			manage	-	munage	102,000	0		1				end of 1 end of 2	
end of 3						113,621	(7,500)						end of 3	
end of 4 end of 5						123,393 133,361	(7,500) (7,500)						end of 4 end of 5	
end of 6 end of 7						143,528 153,899	(7,500)						end of 6 end of 7	
end of 8						164,477	(7,500) (7,500)						end of 8	
end of 9 end of 10						175,266 186,272	(7,500) (7,500)						end of 9 end of 10	
end of 11 end of 12						189,997 193,797	0						end of 11 end of 12	
end of 13						197,673	0						end of 13	
end of 14 end of 15						201,626 205,659	0						end of 14 end of 15	
end of 16						209,772	0 (60,000)						end of 16	
Orange ba	ckgrounds ind	licate hypoth	etical returns				(60,000)				-	-		
SIPS														PRIVACY POLICY TERMS OF USE
Retirement Planning System	n :													

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

Step 10: Annual Savings: Click on the Annual Fixed Savings radio button.

14 				YOUR CAS	E LIST SETTINGS	HELP SI	GN 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	Tax Income Distributions (Qualified)	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 Annual percentage withdrawal 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 O Pick year(a) to remove Remove year to end of plan Reset all years	Year 2 2 3 4 5 6 7 8 9 9 10 11 12 14 15 16 16 17 18 19 20 21 22 23 4 4	Income Data	Tariable A	
Orange backgrounds indicate hyp	bothetical returns		Note that entered	d values WILL NOT	roll down to followin	g years when bla	nk1
SIPS Retirement Planning System					PRIVACY	POLICY TERMS	OF USE

Step 11: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (4).

				YOUF	R CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name		Structured Income Type			Income D	ata	
Initial account balance		Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	A
Hypothetical return	%		Pick year(s)	2			
Bonus	%	Liquidate or annuitize	OR	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5 6			
Account description Optional account company		O Liquidate account (in so many years)	OR	0 7			
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 Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	-	13			
Asset plan allocation	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type	~	O Make-up total owners RMD from one account		20			
Add an income rider Based on age C	Client2 's age 🔘 Joint	O Make-up total benef RMD from one account		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first y	12.0			4			<i>b</i>
Enter manual payout		Annual Savings Annual fixed savings 3,000					
Request Additional Rider Remove I	ncome Rider	Annual fixed savings 3,000					
Orange backgrounds indicate hy	pothetical returns		Note that entered	d values WILL	NOT roll down to fo	llowing years wh	en blank1
SIPS Retirement Planning System					PI	RIVACY POLICY T	ERMS OF USE

Step 12: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

		1	YOI	JR CASE LIST SETTIN	GS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type		L	Income Data		
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	~
Hypothetical return %	 Start payout from income rider 		2			
		Pick year(s) OR	3			
Bonus %	Liquidate or annuitize		 ✓ 4 ✓ 5 			
Optional	O Annuitize (for years certain) 1.0 %	Start year for rest of plan				
Account description	 Liquidate account (in so many years) 	OR	7			
Optional account company Other		Start year for X years	8			
			9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11			
Add money later - deferred account		Pick year(s) to remove	12			
Years deferred 0	Annual percentage withdrawal 0.0 %		13 14			
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 v	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 🔿 Client2 's age 🔿 Joint			22			
Select income rider	 Make-up income gap based on target income 		24			-
Number of months of payout in first year 12.0			4			
Enter manual payout	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings 3,000					
Orange backgrounds indicate hypothetical returns		Note that option	d values Wil	L NOT roll down to follo	wing years who	n blank1
SIPS		Note that effete			ACY POLICY TE	
Retrement Planning System				PRIV	NOT POLICE TE	UND OF USE

Step 13: Start Year for rest of plan: Click on the green button Start Year for Rest of Plan.

			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	Obviotant la como Turco	\mathbf{N}		Income Data		
Initial account balance	Structured Income Type	ADD INCOME	Year	Income	Variable	A
Initial account balance	 Start payout from income rider 		1	moone	Fundore	
Hypothetical return %		Pick year(s)	2			
Denvis		OR	3			
Bonus %	Liquidate or annuitize		✓ 4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	6			
Account description	 Liquidate account (in so many years) 	OR	7			
Optional account company			8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
	 Annual fixed withdrawal 	Pick year(s) to remove	11			
Add money later - deferred account	Annual percentage withdrawal 0.0 %	r lok year(o) to remove	12			
Years deterred 0			14			
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Diskland	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Risk level			17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		20			
Account type Add an income rider	 Make-up total owners RMD from one account 		20			
	 Make-up total benef RMD from one account 		22			
	O Make-up income gap based on target income		23			
Select income rider			24			•
Number of months of payout in first year 12.0						
Enter manual payout	Annual Savings					
	Annual fixed savings 3,000					
Request Additional Rider Remove Income Rider	The second se					
Orange backgrounds indicate hypothetical returns		Note that entere	ed values WILL N	NOT roll down to follow	ing years when b	olank1
SIPS Patienting System				PRIVA	CY POLICY TERM	IS OF USE

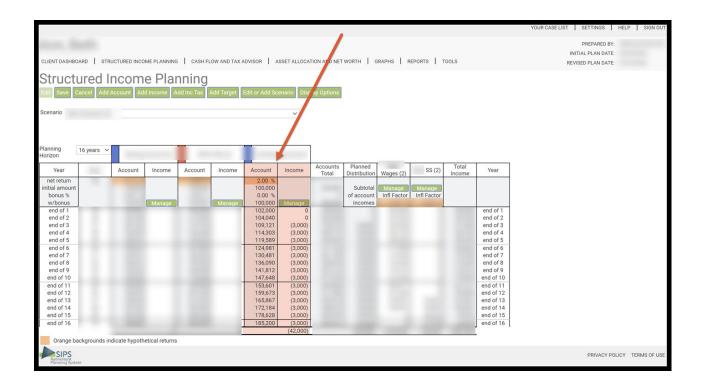
Step 14: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

			YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values			\			
Account name	Of the state of the second Trans		· \	Income Da	ata	
Initial account balance	Structured Income Type	ADD INCOME	Year	Income	Variable	
	 Start payout from income rider 			6		
Hypothetical return %		Pick year(s)	2	savings	3,000	
Bonus %		OR	4	savings	3,000	
	Liquidate or annuitize		5	savings	3,000	
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6	savings	3,000	
Account description Optional account company	 Liquidate account (in so many years) 	U.	7	savings	3,000	
Other		Start year for X years		savings	3,000 3,000	
		0	10	savings savings	3,000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		11	savings	3,000	
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	12	savings	3,000	
Years deferred 0	Annual percentage withdrawal 0.0 %		13	savings	3,000	
Asset plan allocation	 Required minimum distribution (RMD) 	Remove year to end of plan	14	savings	3,000	
Asset plan allocation Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15	savings savings	3,000 3,000	
Risk level	0		17	savings	3,000	
Account owner		Reset all years	18	savings	3,000	
	Calculated Plan Withdrawals		19	savings	3,000	
Account type	 Make-up total owners RMD from one account 		20	savings	3,000	
Add an income rider	 Make-up total benef RMD from one account 		21	savings savings	3,000 3,000	
Based on 💿 age 🔿 Client2 's age 🔿 Joint			23	savings	3,000	
Select income rider	 Make-up income gap based on target income 		24	savinos	3 000	-
Number of months of payout in first year 12.0			4			•
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 fo	llowing years whe	n blank1
SIPS Rearing System				PF	RIVACY POLICY TE	RMS OF USE

Step 15: Save: Once done click on the green Save button underneath the Manæe Account subheading.

			YOUR	CASE LIST SET	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Initial occount balance Hypoth tical return Bonus Optional Account description Optional account company Other	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 0	Year 1 2 3 4 5 6 7 8 9 10	Income I Income savings savings savings savings savings savings savings	Data Variable 3,000 3,000 3,000 3,000 3,000 3,000 3,000	•
Tax calculation totion Tax Income Distributions (Qualified) Add money later steferred account	Withdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove Remove year to end of plan	11 12 13 14 15 16	savings savings savings savings savings savings savings	3,000 3,000 3,000 3,000 3,000 3,000 3,000	
Risk level	Calculated Plan Withdrawals Make-up total owners RMD from one account	Reset all years	17 18 19 20	savings savings savings savings	3,000 3,000 3,000 3,000	
Add an income rider	 Make-up total benef RMD from one account 		21	savings savings	3,000 3,000	
Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0	O Make-up income gap based on target income		23 24	savings	3,000 3.000	•
Enter manual payout	Annual Savings Annual fixed savings	Note that entered	I values WILL	NOT roll down to f	ollowing years whe	en blank1
SIPS Running System				F	PRIVACY POLICY T	ERMS OF USE

Step 16: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.



Option C: Start Years for X Years:

Step 17: Annual Savings: Click on the Annual Fixed Savings radio button.

			YOUR CASE I	IST SETTINGS	HELP SIGN OUT
Manage Account					
Save Cancel View / Edit Income 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 Tax calculation option Add money later - deferred account	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	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove	Year In 1 2 4 5 6 7 8 9 10 11 12 13	Income Data come Vari	able
Asset plan allocation Control	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16 17		
Account owner	Calculated Plan Withdrawals	Reset all years	18		
Account type Add an income rider Based on Select income rider V Number of months of payout in first year 12.0	Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income		20 21 22 23 4		*
Enter manual payout Request Additional Rider Crange backgrounds indicate hypothetical returns	Annual Savings Annual fixed savings	Note that entered	values WILL NOT re	oll down to following ye	ars when blank1
SIDS Promoti System				menus distant de	ICY TERMS OF USE

Step 18: Text box: Manually type in the monetary amount. To withdrawal money the numeric number starts with a negative symbol (-), to deposit money there is no symbol in front of the numeric value. SIPS does not recognize the dollar mark (4).

			YOUR	CASE LIST SETTING	GS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name	Structured Income Type			Income Data		
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	*
	 Start payout from income rider 					
Hypothetical return %		Pick year(s)				
Bonus %	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	°			
Optional account company	C Enquidate account (in so many years)		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 0.0 %		13			
Asset plan allocation Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan	15			
Risk level			17			
Account owner v		Reset all years	18			
Account type	Calculated Plan Withdrawals Make-up total owners RMD from one account		19 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			4			
Enter manual payout	Annual Savings					
	Annual fixed savings -5000			_		
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	d values WILL N	OT roll down to follow	ving years whe	n blank1
SIPS Betrement Panning System				PRIVA	ACY POLICY TE	RMS OF USE

Step 19: Year: In the Income data table select which year you would like to start the monetary addition.

		1	YOUR	CASE LIST SETTING	S HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values		· · · · ·				
		<u>۱</u>				
Account name	Structured Income Type			Income Data		
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	*
	 Start payout from income rider 					
Hypothetical return %		Pick year(s)	3			
Bonus %	Liquidate or annuitize	OR	4			
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description	O Liquidate account (in so many years)	OR	6			
Optional account company	C Elquidate account (in so many years)		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 0.0 %		13			
Asset plan allocation	 Required minimum distribution (RMD) 		14			
Asset plan allocation	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level			17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		19			
Account type	 Make-up total owners RMD from one account 		20			
Based on age Client2's age Joint	 Make-up total benef RMD from one account 		22			
Select income rider	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			₹ 24			•
Enter manual payout	Annual Onderso					
	Annual Savings Annual fixed savings -5000					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	values WILL N	NOT roll down to follow	ing years whe	n blank1
SIPS Patricity System				PRIVA	CY POLICY TE	RMS OF USE

Step 20: 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 LIST SE	TTINGS HELP SIGN OUT
Manage Account				
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values				
Account name Initial account balance Hypothetical return Bonus Coptional Account description Optional account company	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	Income Year Income 1 2 3 4 5 6 7 8	Data Variable
Other Tax calculation option Tax Income Distributions (Qualified) Add money later - deferred account Years deferred Asset plan allocation Risk level	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Start year for X years	9 10 11 12 13 14 15 16 17	
Account owner	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	Reset all years	18 19 21 22 23 24	*
Enter manual payout	Annual Savings Annual fixed savings -5000	Note that entered va	alues WILL NOT roll down to f	following years when blank1 PRIVACY POLICY TERMS OF USE

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

			YOUR CASE L	LIST SETTINGS HELI	P SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name Initial account balance Hypothetical return %	Structured Income Type Income Riders O Start payout from income rider	ADD INCOME	Year In	Income Data come Variable	^
Bonus Optional Account description Optional account company Other	Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years) 	Pick year(s) OR Start year for rest of plan OR Start year for X years	3 4 5 6 7 8 9		
Tax calculation option Tax Income Distributions (Qualified)	Wihdrawals Annual fixed withdrawal Annual percentage withdrawal Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove Remove year to end of plan	11 12 13 14 15 16 17		ł
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 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	Reset all years	18 19 20 21 22 23 24		*
Enter manual payout	Annual Savings Annual fixed savings -5000	Note that entered	values WILL NOT ro	oll down to following years v PRIVACY POLICY	

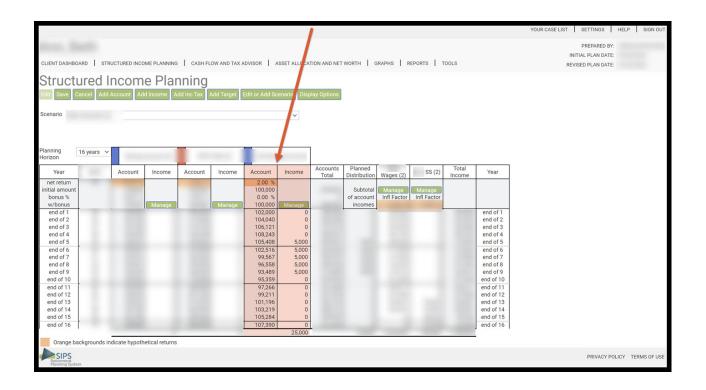
Step 22: Clicking: The phrase savings will move into the Income Column and the numeric amount will move into the Variable column of the Income Data table for the years that were selected.

		1	1	YOUR CASE I	LIST SETTINGS	HELP	SIGN OUT
Manage Account			V				
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values			<u>۱</u>				
Account name	Obviolational Income Time			<u>۱</u>	Income Data		
Initial account balance	Structured Income Type Income Riders	ADD INCOME		Year In		/ariable	*
	O Start payout from income rider	1948 - D. 6967 Aller 19		1			
Hypothetical return %		Pick year(s)		2 3			
Bonus %		OR		4			
	Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan	0	5 si	avings	-5000	
Optional Account description		OR			avings	-5000	
Optional account company	 Liquidate account (in so many years) 	2080-0			avings avings	-5000	
Other		Start year for X years			avings	-5000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0		10			
Tax calculation option Tax Income Distributions (Qualified)	Annual fixed withdrawal			11			
Add money later - deferred account		Pick year(s) to remove		12			
Years deferred 0				13 14			
Asset plan allocation Sel	Required minimum distribution (RMD)	Remove year to end of plan		15			
Risk level	 Beneficial IRA RMD (based on beneficiaries life) 			16			
RISK level				17			
Account owner		Reset all years		18 19			
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 24			-
Number of months of payout in first year 12.0			4			+	
Enter manual payout	Annual Savings						
	Annual Savings						
Request Additional Rider Remove Income Rider							
Orange backgrounds indicate hypothetical returns		Note that entered	d valu	es WILL NOT n	oll down to following	g years when	blank1
SIPS					PRIVACY	POLICY TER	MS OF USE

Step 23: Save: Once done click on the green Save button underneath the Manage Account subheading.

				YOUR CAS	E LIST SETTINGS	HELP SIGN OUT
Manage Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Account name		Structured Income Type			Income Data	
Initial ecount balance Hypothetical return		Income Riders O Start payout from income rider	ADD INCOME	Year 1 2	Income V	ariable
Bonus	~	Liquidate or annuitize	Pick year(s) OR	3		
Optional Account description		O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	5	savings	-5000 -5000 -5000
Optional account company Other		 Liquidate account (in so many years) 	Start year for X years	8	savings	-5000
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals O Annual fixed withdrawal	0	10 11		
Add money later - referred account Years deferred	0	Annual percentage withdrawal 0.0 %	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				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 Make-up total benef RMD from one account		20		
NAMES AND ADDRESS OF ADDRESS	lient2 's age O Joint	Make-up income gap based on target income		22		
Select income rider Number of months of payout in first ye	Par 120	о Элт	c.	24		• •
Enter manual payout	ear 12.0	Annual Savings	L			
Request Additional Rider Remove In		Annual fixed savings				
Orange backgrounds indicate hyp	pothetical returns		Note that entered	values WILL NOT	roll down to following	years when blank1
Retirement Planning System					PRIVACY I	POLICY TERMS OF USE

Step 24: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page.



Step 25: Saving the Structured Income Planning scenario: Click the green Save button underneath the Structured Income Planning subheading.

													YOUR CASE LIST SETTINGS	HELP SIGN C
													PREPARED BY:	
			2							1.55			INITIAL PLAN DATE:	
CLIENT DASHBOARD	STRUCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH 0	BRAPHS R	EPORTS 1	OOLS		REVISED PLAN DATE:	
Structured	Incom	e Plar	nnina											
	Add Account Ad			Add Target	Edit or Add So	enario Dien	lay Options							
				Add Turget		Cildito Disp	idy options							
cenario						~								
lannin 16 years			_											
orizor	-													
Yar	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net eturn					2.00 %									
nitial amount boous %					100,000 0.00 %			Subtotal of account	Manage Infl Eactor	Manage Infl Factor				
w/oonus		Manage		Manage	100,000	Manage		incomes	IIII Factor	IIII Factor				
erd of 1					102,000	0						end of 1		
erd of 2					104,040	0						end of 2		
e <mark>r</mark> d of 3					106,121	0						end of 3		
e d of 4					108,243	0						end of 4		
e d of 5					105,408	5,000						end of 5		
end of 6 end of 7					102,516	5,000 5,000						end of 6		
end of 8					99,567 96,558	5,000						end of 7 end of 8		
nd of 9					93,489	5,000						end of 9		
end of 10					95,359	3,000						end of 10		
end of 11					97,266	0						end of 11		
end of 12					99,211	0						end of 12		
end of 13					101,196	0						end of 13		
end of 14					103,219	0						end of 14		
end of 15					105,284	0						end of 15		
end of 16					107,390	0						end of 16		
	_	_				25,000								
Orange backgroun	ds indicate hypoth	etical returns	0							_				
SIPS Retirement Planning System													PRIVACY POI	LICY TERMS OF U

Step 26: 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:	
														IN	ITIAL PLAN DATE:	
LIENT DASHBO	ARD STRU	ICTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	GRAPHS R	EPORTS 1	TOOLS			/ISED PLAN DATE:	
Structu	urad Ir	2000		aning												
dit Save C	ancel Add A	Add Add	d Income A	dd Inc Tax	Add Target	Edit or Add Sc	enario Disp	lay Options								
cenario	•						~									
lanning	16 years 🗸		_													
orizon								Accounts	Planned	r 7		Total				
Year		Account	Income	Account	Income	Account	Income	Total	Distribution	Wages (2)	SS (2)	Income	Year			
net retur						2.00 %			Subtotal	Manage	Manage					
bonus						0.00 %			of account		Infl Factor					
w/bon s end of 1			Manage		Manage	100,000	Manage 0		incomes				end of 1			
end c 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						105,408	5,000	2					end of 5			
enc of 6 enc of 7						102,516 99,567	5,000 5,000						end of 6 end of 7			
en of 8						96,558	5,000						end of 8			
end of 9 end of 10						93,489 95,359	5,000						end of 9 end of 10			
end of 11						97,266	0	-					end of 11			
end of 12 end of 13						99,211 101,196	0						end of 12 end of 13			
end of 13 end of 14						103,219	0						end of 13 end of 14			
end of 15						105,284	0	-					end of 15			
end of 16						107,390	25,000						end of 16			
Orange ba	ckgrounds ind	licate hypoth	etical returns				20,000						-			
SIPS Retirement Planning System																

Step 27: 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
Acres, Th														PREPARED B	
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FLC	W AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	WORTH	GRAPHS	REPORTS	TOOLS		INITIAL PLAN DAT REVISED PLAN DAT	
Constant Plant and the lease														nerioes remova	-
Structu		ncom	e Plar	ining											
Edit Dynamic	Mode														
Scenario							~								
Planning Hori: on	16 years ∨	-	-		-										
' ear	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net return initial amount								Total	Subtotal	Hugeo (2)		liteonie			
borus %									of account	Infl Factor	Infl Factor				
w/bonus end of 1									incomes		_		end of 1		
end of 2 end of 3													end of 2 end of 3		
end of 4 end c 5													end of 4 end of 5		
end o 6													end of 6 end of 7		
end of 7 end of 8													end of 7 end of 8		
end of end of 10													end of 9 end of 10		
end of 1													end of 10 end of 11		
end of 12													end of 12		
end of 13 end of 14													end of 13 end of 14		
end of 15													end of 15		
end of 16													end of 16		
Orange ba	ckgrounds in	dicate hypoth	etical returns										•		
SIPS Retirement Planning System														PRIVACY F	OLICY TERMS OF USE
Planning System	19														

Step 28: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS FOR TOOLS													INITIAL PLAN DATE: REVISED PLAN DATE:		
dit Dynamic M		ncom	e Plar	nning											
enario							~								
anning 16	years V							1							
rizon	years .							Accounts	Dispard	т –		Total			
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year		
net return									Ouhtetel						
itial amount bonus %									Subtotal of account	Infl Factor	Infl Factor				
w/bonus									incomes	init r dotor	1 milling dottor				
end of 1													end of 1		
end of 2 end of 3													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 8													end of 7 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 14													end of 13 end of 14		
end of 15													end of 15		
end of 16													end of 16		

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.