

Annual Fixed Savings

10/07/2024 1:04 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 savings function.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail includes 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button and 'Dynamic Mode' text below it. A 'Scenario' dropdown menu is visible. The 'Planning Horizon' is set to '16 years'. A table displays financial data over 16 years, with columns for 'Year', 'Beth', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (2)', 'SS (2)', 'Total Income', and 'Year'. The table includes rows for 'net return', 'initial amount', 'bonus % w/ bonus', and 'end of' years 1 through 16. Orange highlights are present in the 'Income' columns for years 1-5 and 11-15. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS logo and 'PRIVACY POLICY TERMS OF USE' are at the bottom.

Year	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return									Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount													
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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return												
initial amount								Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		Manage		Manage		Manage						
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 3: Annual Savings: Click on the Annual Fixed Savings radio button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: [REDACTED] %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: [REDACTED]

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: [REDACTED]

Enter manual payout:

Request Additional Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) [REDACTED] %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal [REDACTED] %

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

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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Annual Savings

Annual fixed savings [REDACTED]

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

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

Year	Income	Variable
1		
2		
3		
4		
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Annual Savings
 Annual fixed savings 7500

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

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 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 [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

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

Year	Income	Variable
1		
2		
3		
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Annual Savings
 Annual fixed savings 7500

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

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: [Redacted]

Initial account balance: [Redacted]

Hypothetical return: [Redacted] %

Bonus: [Redacted] %

Optional

Account description: [Redacted]

Optional account company: [Redacted]

Other: [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: [Redacted]

Risk level: [Redacted]

Account owner: [Redacted]

Account type: [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 7500

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

PRIVACY POLICY TERMS OF USE

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 | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 2nd Saving Account

Initial account balance: [Redacted]

Hypothetical return: [Redacted] %

Bonus: [Redacted] %

Optional

Account description: [Redacted]

Optional account company: [Redacted]

Other: [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: [Redacted]

Risk level: [Redacted]

Account owner: [Redacted]

Account type: [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)

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	savings	7500
4	savings	7500
5	savings	7500
6	savings	7500
7	savings	7500
8	savings	7500
9	savings	7500
10	savings	7500
11		
12		
13		
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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: 2nd Saving Account

Initial account balance: [blurred]

Hypothetical return: [blurred] %

Bonus: [blurred] %

Optional:

- Account description: [blurred]
- Optional account company: [blurred]
- Other: [blurred]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: [blurred]

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider:

- Based on: age Client2's age Joint
- Select income rider: [blurred]
- 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 [blurred]
- 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 [blurred]

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3	savings	7500
4	savings	7500
5	savings	7500
6	savings	7500
7	savings	7500
8	savings	7500
9	savings	7500
10	savings	7500
11		
12		
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23		
24		

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 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: [blurred]
INITIAL PLAN DATE: [blurred]
REVISED PLAN DATE: [blurred]

Structured Income Planning

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

Scenario: [blurred]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000	0.00 %						
bonus %					100,000	Manage						
w/bonus					100,000	Manage						
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					113,621	(7,500)						end of 3
end of 4					123,393	(7,500)						end of 4
end of 5					133,361	(7,500)						end of 5
end of 6					143,528	(7,500)						end of 6
end of 7					153,899	(7,500)						end of 7
end of 8					164,477	(7,500)						end of 8
end of 9					175,266	(7,500)						end of 9
end of 10					186,272	(7,500)						end of 10
end of 11					189,997	0						end of 11
end of 12					193,797	0						end of 12
end of 13					197,673	0						end of 13
end of 14					201,626	0						end of 14
end of 15					205,659	0						end of 15
end of 16					209,772	0						end of 16
												(60,000)

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

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

Step 10: Annual Savings: Click on the Annual Fixed Savings radio 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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Annual Savings

Annual fixed savings [Redacted]

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

SIPS Retirement Planning Systems

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
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Annual Savings

Annual fixed savings 3,000

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 3,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 13: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 3,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS 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 | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 15: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation [Redacted]

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Redacted]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 16: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		Manage		Manage	100,000	Manage						
end of 1					102,000	0						end of 1
end of 2					104,040	0						end of 2
end of 3					109,121	(3,000)						end of 3
end of 4					114,303	(3,000)						end of 4
end of 5					119,589	(3,000)						end of 5
end of 6					124,981	(3,000)						end of 6
end of 7					130,481	(3,000)						end of 7
end of 8					136,090	(3,000)						end of 8
end of 9					141,812	(3,000)						end of 9
end of 10					147,648	(3,000)						end of 10
end of 11					153,601	(3,000)						end of 11
end of 12					159,673	(3,000)						end of 12
end of 13					165,867	(3,000)						end of 13
end of 14					172,184	(3,000)						end of 14
end of 15					178,628	(3,000)						end of 15
end of 16					185,200	(3,000)						end of 16
						(42,000)						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: [REDACTED] %

Bonus: [REDACTED] %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
Years deferred: [REDACTED]

Asset plan allocation: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider

Based on age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: [REDACTED] 12.0

Enter manual payout

Request Additional Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) [REDACTED] 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal [REDACTED] 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

ADD INCOME

Pick year(s) [REDACTED]

OR

Start year for rest of plan [REDACTED]

OR

Start year for X years [REDACTED]

Pick year(s) to remove [REDACTED]

Remove year to end of plan [REDACTED]

Reset all years [REDACTED]

Income Data

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

Annual Savings

Annual fixed savings [REDACTED]

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY | 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [Redacted]

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		

Annual Savings

Annual fixed savings -5000

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 19: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional

Account description [Redacted]

Optional account company [Redacted]

Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

Add an income rider

Based on: age Client2's age Joint

Select income rider [Redacted]

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 [Redacted]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [Redacted]

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		

Annual Savings

Annual fixed savings -5000

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

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

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

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

Select income rider [Redacted]

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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings
 Annual fixed savings -5000

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [5]
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

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

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 21: 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 [Redacted]

Initial account balance [Redacted]

Hypothetical return [Redacted] %

Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]

Account type [Redacted]

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

Select income rider [Redacted]

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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings
 Annual fixed savings -5000

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [5]
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

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

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings
 Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [Redacted]
 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	savings	-5000
6	savings	-5000
7	savings	-5000
8	savings	-5000
9	savings	-5000
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

SIPS Retirement Planning Systems

Step 23: 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 [Redacted]
 Initial account balance [Redacted]
 Hypothetical return [Redacted] %
 Bonus [Redacted] %

Optional
 Account description [Redacted]
 Optional account company [Redacted]
 Other [Redacted]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation [Redacted] Sel

Risk level [Redacted]

Account owner [Redacted]
 Account type [Redacted]

Add an income rider
 Based on: age Client2's age Joint
 Select income rider [Redacted]
 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 [Redacted]
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings
 Annual fixed savings [Redacted]

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years [Redacted]
 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	savings	-5000
6	savings	-5000
7	savings	-5000
8	savings	-5000
9	savings	-5000
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

SIPS Retirement Planning Systems

Step 24: 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					2.00 %							
initial amount					100,000			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %					0.00 %							
w/bonus		Manage		Manage	100,000	Manage						
end of 1					102,000	0						end of 1
end 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					105,408	5,000						end of 5
end of 6					102,516	5,000						end of 6
end of 7					99,567	5,000						end of 7
end of 8					96,558	5,000						end of 8
end of 9					93,489	5,000						end of 9
end of 10					95,359	0						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 backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

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

Structured Income Planning

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

Scenario: _____

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return					2.00 %							
initial amount					100,000			Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %					0.00 %							
w/bonus		Manage		Manage	100,000	Manage						
end of 1					102,000	0						end of 1
end 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					105,408	5,000						end of 5
end of 6					102,516	5,000						end of 6
end of 7					99,567	5,000						end of 7
end of 8					96,558	5,000						end of 8
end of 9					93,489	5,000						end of 9
end of 10					95,359	0						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 backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[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												
initial amount												
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
							25,000					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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

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

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

Structured Income Planning

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

Scenario: [REDACTED]

Planning Horizon: 16 years

Year	Beth	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return													
initial amount													
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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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												
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

Subtotal of account incomes

Infl Factor

Infl Factor

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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.