

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](#) [Delete Current Scenario](#)

Scenario:

Planning Horizon: 16 years

Year	Savings (8)		ROTH IRA (8)		401K (8)		BNFL IRA (8)		Accounts Total	Planned Distribution	Wages (9)	SS	Pension (9)	Total Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income							
net return	55	1.00 %		4.00 %		6.00 %		6.00 %		1,660,000					
initial amount		30,000		100,000		630,000		900,000		0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0.00 %		0					
		30,000		100,000		630,000		900,000		1,660,000					
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	150,000	0	0	150,000
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	153,300	0	0	153,300
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	156,673	0	0	156,673
end of 4	59	31,218	0	116,986	0	795,360	0	1,136,229	0	2,079,793	0	160,119	0	0	160,119
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	163,642	0	0	163,642
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	167,242	0	0	167,242
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	170,921	0	0	170,921
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	174,682	0	0	174,682
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,943	0	178,525	0	0	178,525
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0		22,542	30,000	52,542
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	23,263	30,960	54,223	54,223
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	24,008	31,951	55,958	55,958
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	24,776	32,973	57,749	57,749
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	25,569	34,028	59,597	59,597
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	26,387	35,117	61,504	61,504
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	27,231	36,241	63,472	63,472
			0		0		0		0			1,475,104	173,776	231,270	1,880,151

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: Scenario Drop Down Carrot Arrow: Click on the down carrot arrow in the scenario text box and select which scenario you would like to delete.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

[Save](#) [Cancel](#)

Scenario:

[Delete Current Scenario](#) [Rename Current Scenario To ...](#) [Create New Scenario As ...](#) [Replicate Current Scenario As ...](#)

Accounts Also Used In

- Savings (8) [Replicate](#) [Remove](#)
- ROTH IRA (8) [Replicate](#) [Remove](#)
- 401K (8) [Replicate](#) [Remove](#)
- BNFL IRA (8) [Replicate](#) [Remove](#)

Add Account [Common](#) [Replicate](#) [New](#)

Incomes Also Used In

- Wages (9) [Replicate](#) [Remove](#)
- SS (9) [Replicate](#) [Remove](#)
- Pension (9) [Replicate](#) [Remove](#)

Add Income [Common](#) [Replicate](#) [New](#)

Target Also Used In

Add Target [Common](#) [Replicate](#) [New](#)

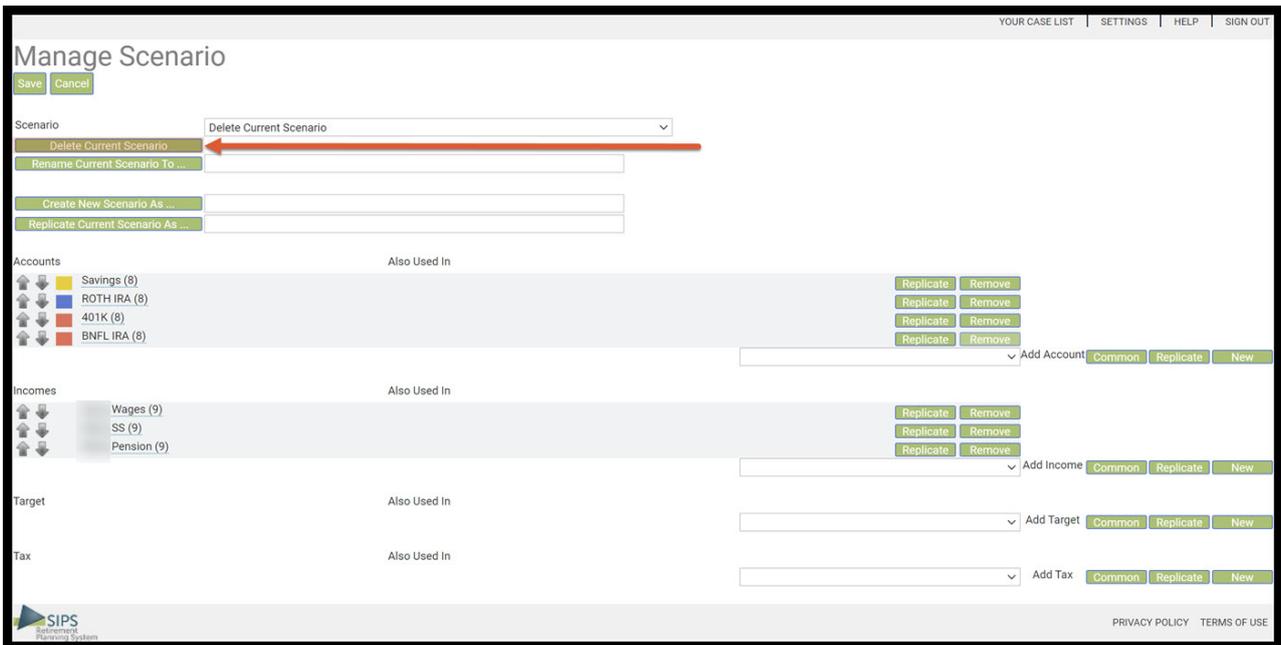
Tax Also Used In

Add Tax [Common](#) [Replicate](#) [New](#)

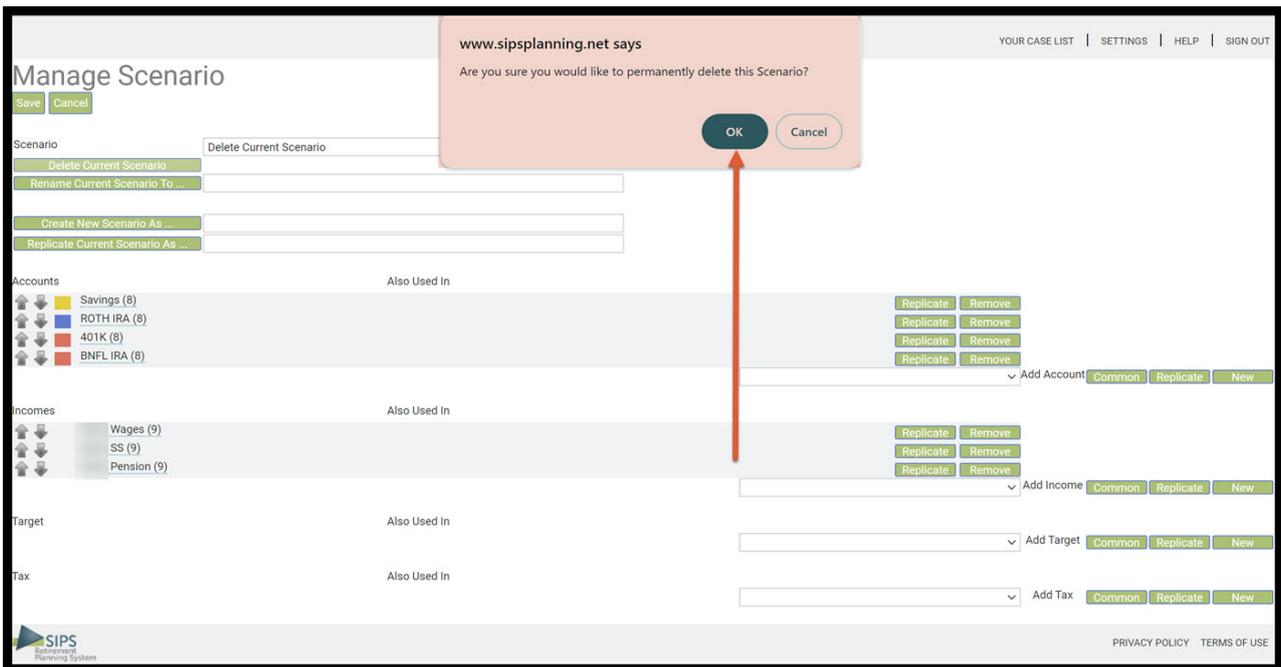
SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 4: Delete Current Scenario: Click on the green delete current scenario button.



Step 5: Click OK: Click OK to the text message box that comes up from www.sipsplanning .net says, “Are you sure you would like to permanently delete this scenario?”



Step 6: Save: Click on the green Save button underneath the Manage Scenario subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save Cancel

Scenario: As Is Current Scenarion Version 1

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts Also Used In

- Savings (1) [Replicate] [Remove]
- ROTH IRA (1) [Replicate] [Remove]
- 401K (1) [Replicate] [Remove]
- BNFL IRA (1) [Replicate] [Remove]

Add Account Common Replicate New

Incomes Also Used In

- Wages (2) [Replicate] [Remove]
- SS (2) [Replicate] [Remove]
- Pension (2) [Replicate] [Remove]

Add Income Common Replicate New

Target Also Used In

Add Target Common Replicate New

Tax Also Used In

Add Tax Common Replicate New

SIPS Planning System

PRIVACY POLICY TERMS OF USE

Step 7: Structured Income Plan Scenario: In the text box the deleted scenario should not be an option.

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: As Is Current Scenarion Version 1

Planning Horizon: 16 years

Year	Account	Income	ROTH IRA (1)		401K (1)		BNFL IRA (1)		Accounts Total	Planned Distribution	Wages (2)	SS	Pension (2)	Total Income	Year	
			Account	Income	Account	Income	Account	Income								Account
net return	55	1.00 %		4.00 %		6.00 %		6.00 %	bIRA	1,660,000						
initial amount		30,000	100,000	630,000	900,000	900,000				0	150,000	0	0	150,000	end of 1	
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %				0	156,673	0	0	156,673	end of 2	
w/bonus		30,000	100,000	630,000	900,000	900,000				0	160,119	0	0	160,119	end of 3	
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	0	0	150,000	end of 4	
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	0	0	153,300	end of 5	
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	0	0	156,673	end of 6	
end of 4	59	31,218	0	116,966	0	795,360	0	1,136,229	0	2,079,793	0	0	0	160,119	end of 7	
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	0	0	163,642	end of 8	
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	0	0	167,242	end of 9	
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	0	0	170,921	end of 10	
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	0	0	174,682	end of 11	
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,043	0	0	0	178,525	end of 12	
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0	0	22,542	30,000	52,542	end of 13
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	0	23,263	30,960	54,223	end of 14
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	0	24,008	31,951	55,958	end of 15
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	0	24,776	32,973	57,749	end of 16
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	0	25,569	34,028	59,597	
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	0	26,387	35,117	61,504	
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	0	27,231	36,241	63,472	
											1,475,104	173,776	231,270	1,880,151		

Orange backgrounds indicate hypothetical returns

SIPS Planning System

PRIVACY POLICY TERMS OF USE

Step 8: 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: [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: As Is Current Scenario Version 1

Planning Horizon: 16 years

Year	Savings (1)		ROTH IRA (1)		401K (1)		BNFL IRA (1)		Accounts Total	Planned Distribution	Wages (2)	SS	Pension (2)	Total Income	Year	
	Account	Income	Account	Income	Account	Income	Account	Income								
net return	55	1.00 %		4.00 %		6.00 %	IRA	6.00 %	bIRA	1,660,000	0	0	0	0		
initial amount		30,000		100,000		630,000		900,000		0	0	0	0	0		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0.00 %		1,660,000	0	0	0	0		
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	0	0	150,000	end of 1	
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	0	0	153,300	end of 2	
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	0	0	156,673	end of 3	
end of 4	59	31,218	0	116,986	0	795,360	0	1,136,229	0	2,079,793	0	0	0	160,119	end of 4	
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	0	0	163,642	end of 5	
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	0	0	167,242	end of 6	
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	0	0	170,921	end of 7	
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	0	0	174,682	end of 8	
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,043	0	0	0	178,525	end of 9	
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0	0	22,542	30,000	52,542	end of 10
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	0	23,263	30,960	54,223	end of 11
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	0	24,008	31,951	55,958	end of 12
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	0	24,776	32,973	57,749	end of 13
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	0	25,569	34,028	59,597	end of 14
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	0	26,387	35,117	61,504	end of 15
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	0	27,231	36,241	63,472	end of 16
			0		0		0		0		0	1,475,104	173,776	231,270	1,880,151	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 9: 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: As Is Current Scenario Version 1

Planning Horizon: 16 years

Year	Savings (1)		ROTH IRA (1)		401K (1)		BNFL IRA (1)		Accounts Total	Planned Distribution	Wages (2)	SS	Pension (2)	Total Income	Year	
	Account	Income	Account	Income	Account	Income	Account	Income								
net return	55	1.00 %		4.00 %		6.00 %	IRA	6.00 %	bIRA	1,660,000	0	0	0	0		
initial amount		30,000		100,000		630,000		900,000		0	0	0	0	0		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0.00 %		1,660,000	0	0	0	0		
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	0	0	150,000	end of 1	
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	0	0	153,300	end of 2	
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	0	0	156,673	end of 3	
end of 4	59	31,218	0	116,986	0	795,360	0	1,136,229	0	2,079,793	0	0	0	160,119	end of 4	
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	0	0	163,642	end of 5	
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	0	0	167,242	end of 6	
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	0	0	170,921	end of 7	
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	0	0	174,682	end of 8	
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,043	0	0	0	178,525	end of 9	
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0	0	22,542	30,000	52,542	end of 10
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	0	23,263	30,960	54,223	end of 11
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	0	24,008	31,951	55,958	end of 12
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	0	24,776	32,973	57,749	end of 13
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	0	25,569	34,028	59,597	end of 14
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	0	26,387	35,117	61,504	end of 15
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	0	27,231	36,241	63,472	end of 16
			0		0		0		0		0	1,475,104	173,776	231,270	1,880,151	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 10: 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: As Is Current Scenario Version 1

Planning Horizon: 10 years

Year	Savings (1)		ROTH IRA (1)		401K (1)		BNFL IRA (1)		Accounts Total	Planned Distribution	Wages (2)	SS	Pension (2)	Total Income	Year	
	Account	Income	Account	Income	Account	Income	Account	Income								
net return	55	1.00 %	4.00 %	6.00 %	IRA	6.00 %	bIRA		1,660,000							
initial amount		30,000	100,000	630,000	900,000				0	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %			
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0.00 %				0							
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	150,000	0	150,000	end of 1	
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	153,300	0	153,300	end of 2	
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	156,673	0	156,673	end of 3	
end of 4	59	31,218	0	116,986	0	795,360	0	1,136,229	0	2,079,793	0	160,119	0	160,119	end of 4	
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	163,642	0	163,642	end of 5	
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	167,242	0	167,242	end of 6	
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	170,921	0	170,921	end of 7	
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	174,682	0	174,682	end of 8	
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,043	0	178,525	0	178,525	end of 9	
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0	0	22,542	30,000	52,542	end of 10
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	0	23,263	30,960	54,223	end of 11
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	0	24,008	31,951	55,958	end of 12
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	0	24,776	32,973	57,749	end of 13
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	0	25,569	34,028	59,597	end of 14
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	0	26,387	35,117	61,504	end of 15
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	0	27,231	36,241	63,472	end of 16
			0		0		0		0			1,475,104	173,776	231,270	1,880,151	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 11: 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

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: As Is Current Scenario Version 1

Planning Horizon: 16 years

Year	Savings (1)		ROTH IRA (1)		401K (1)		BNFL IRA (1)		Accounts Total	Planned Distribution	Wages (2)	SS	Pension (2)	Total Income	Year	
	Account	Income	Account	Income	Account	Income	Account	Income								
net return	55	1.00 %	4.00 %	6.00 %	IRA	6.00 %	bIRA		1,660,000							
initial amount		30,000	100,000	630,000	900,000				0	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %			
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0.00 %				0							
end of 1	56	30,300	0	104,000	0	667,800	0	954,000	0	1,756,100	0	150,000	0	150,000	end of 1	
end of 2	57	30,603	0	108,160	0	707,868	0	1,011,240	0	1,857,871	0	153,300	0	153,300	end of 2	
end of 3	58	30,909	0	112,486	0	750,340	0	1,071,914	0	1,965,650	0	156,673	0	156,673	end of 3	
end of 4	59	31,218	0	116,986	0	795,360	0	1,136,229	0	2,079,793	0	160,119	0	160,119	end of 4	
end of 5	60	31,530	0	121,665	0	843,082	0	1,204,403	0	2,200,680	0	163,642	0	163,642	end of 5	
end of 6	61	31,846	0	126,532	0	893,667	0	1,276,667	0	2,328,711	0	167,242	0	167,242	end of 6	
end of 7	62	32,164	0	131,593	0	947,287	0	1,353,267	0	2,464,310	0	170,921	0	170,921	end of 7	
end of 8	63	32,486	0	136,857	0	1,004,124	0	1,434,462	0	2,607,929	0	174,682	0	174,682	end of 8	
end of 9	64	32,811	0	142,331	0	1,064,371	0	1,520,530	0	2,760,043	0	178,525	0	178,525	end of 9	
end of 10	65	33,139	0	148,024	0	1,128,233	0	1,611,762	0	2,921,158	0	0	22,542	30,000	52,542	end of 10
end of 11	66	33,470	0	153,945	0	1,195,927	0	1,708,468	0	3,091,810	0	0	23,263	30,960	54,223	end of 11
end of 12	67	33,805	0	160,103	0	1,267,683	0	1,810,976	0	3,272,566	0	0	24,008	31,951	55,958	end of 12
end of 13	68	34,143	0	166,507	0	1,343,744	0	1,919,634	0	3,464,028	0	0	24,776	32,973	57,749	end of 13
end of 14	69	34,484	0	173,168	0	1,424,368	0	2,034,812	0	3,666,832	0	0	25,569	34,028	59,597	end of 14
end of 15	70	34,829	0	180,094	0	1,509,830	0	2,156,900	0	3,881,654	0	0	26,387	35,117	61,504	end of 15
end of 16	71	35,177	0	187,298	0	1,600,420	0	2,286,314	0	4,109,210	0	0	27,231	36,241	63,472	end of 16
			0		0		0		0			1,475,104	173,776	231,270	1,880,151	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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