

# How to Enter in a Life Insurance Policy and an Annual Premium into SIPS

10/01/2024 10:31 am EDT

One of the unique and powerful tools of using SIPS is that you can enter in insurance policies into the structured income plan. Below is a step-by-step guideline to enter in an insurance policy.

Step 1: Edit: Click on the green edit button underneath the structured income planning subheading title.

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: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
net return	64	1.00 %	500,000	6.00 %	IRA	521,000	Subtotal of account incomes	Infl Factor	Infl Factor	
initial amount		21,000	0	0	521,000	0	0	0	0	
bonus % w/bonus		0.00 %	500,000	0.00 %	521,000	0	0	2.00 %	3.20 %	
end of 1	65	21,210	0	530,300	0	551,210	0	0	31,306	end of 1
end of 2	66	21,422	0	561,800	0	583,222	0	0	32,308	end of 2
end of 3	67	21,636	0	595,508	0	617,144	0	0	33,342	end of 3
end of 4	68	21,853	0	631,238	0	653,091	0	0	34,409	end of 4
end of 5	69	22,071	0	669,113	0	691,184	0	0	35,510	end of 5
end of 6	70	22,292	0	709,259	0	731,551	0	0	36,646	end of 6
end of 7	71	22,515	0	751,815	0	774,330	0	0	37,819	end of 7
end of 8	72	22,740	0	796,924	0	819,664	0	0	39,029	end of 8
end of 9	73	22,967	0	844,739	0	867,706	0	0	40,278	end of 9
end of 10	74	23,197	0	895,423	0	918,620	0	0	41,567	end of 10
end of 11	75	23,429	0	949,149	0	972,578	0	0	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	1,029,761	0	0	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	1,090,364	0	0	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	1,154,590	0	0	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	1,222,659	0	0	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	1,294,799	0	0	50,214	end of 16
			0	1,270,175	0	1,294,799	0	0	641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 2: Add Account: Click on the green add account button underneath the structured income planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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## Structured Income Planning

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

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		IRA (1)		Accounts Total	Planned Distribution	Wages (2)		SS (2)	Total Income	Year
	Account	Income	Account	Income			Wages (2)	SS (2)			
net return	64	1.00 %		6.00 %							
initial amount		21,000		500,000	521,000	Subtotal of account incomes	Manage	Manage			
bonus % w/bonus		0.00 %		0.00 %	0		2.00 %	3.20 %			
		21,000	Manage	500,000	Manage	521,000					
end of 1	65	21,210	0	530,000	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	1,294,799	0	0	50,214	50,214	end of 16
			0		0		0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit 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: \_\_\_\_\_

Initial account balance: \_\_\_\_\_

Hypothetical return: 1.00 %

Bonus: 0.00 %

Optional

Account description: \_\_\_\_\_

Optional account company: \_\_\_\_\_

Other: \_\_\_\_\_

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none

Risk level: \_\_\_\_\_

Account owner: \_\_\_\_\_

Account type: NQ

Add an income rider

Based on:  age  Client's age  Joint

Select income rider: \_\_\_\_\_

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal \_\_\_\_\_

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings \_\_\_\_\_

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

\_\_\_\_\_

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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 4: Account Name: Type in the account name.

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

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation  Sel

Risk level

Account owner

Account type

Add an income rider

Based on  age  Client2's age  Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

### Death Benefit Data

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

Select

Upload Death Benefit Spreadsheet Clear

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

PRIVACY POLICY TERMS OF USE

Step 5: Show a Lump Sum Death Benefit: Click on the radio button for the show a lump sum death benefit.

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

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation  Sel

Risk level

Account owner

Account type

Add an income rider

Based on  age  Client2's age  Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

### Death Benefit Data

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

Select

Upload Death Benefit Spreadsheet Clear

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

PRIVACY POLICY TERMS OF USE

Step 6: Text Box: Type in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: Life Insurance Policy

Initial account balance: [Yellow box]

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description: [Text box]

Optional account company: [Text box]

Other: [Text box]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none [Sel](#)

Risk level: n/a

Account owner: [Dropdown]

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Death Benefit

Death Benefit Claim Year: 0

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider: [Dropdown]

[Request Additional Rider](#) [Remove Death Benefit](#)

Death Benefit Data

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

[Select](#) [Upload Death Benefit Spreadsheet](#) [Clear](#)

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

PRIVACY POLICY | TERMS OF USE

Step 7: Save: 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: Life Insurance Policy

Initial account balance: [Yellow box]

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description: [Text box]

Optional account company: [Text box]

Other: [Text box]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none [Sel](#)

Risk level: n/a

Account owner: [Dropdown]

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Death Benefit

Death Benefit Claim Year: 0

Claim Options

Show a lump sum death benefit

1000000

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider: [Dropdown]

[Request Additional Rider](#) [Remove Death Benefit](#)

Death Benefit Data

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

[Select](#) [Upload Death Benefit Spreadsheet](#) [Clear](#)

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

PRIVACY POLICY | TERMS OF USE

Step 8: Structured Income Plan: A new column should appear in the structured income plan.

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:

Planning Horizon:

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income						
net return	64	1.00 %	500,000	6.00 %	IRA	0.00 %	521,000	0	0	0		
initial amount		21,000		500,000		0	521,000	0	0	0		
bonus %		0.00 %		0.00 %		0.00 %	0	0	0	0		
w/bonus		21,000	Manage	500,000	Manage	0	521,000	0	0	0		
end of 1	65	21,210	0	530,000	0	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,998	0	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,294,799	0	0	50,214	50,214	end of 16
			0		0	0		0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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Step 9: Display Options: Click on the green display options subheading 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](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon:

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income						
net return	64	1.00 %	500,000	6.00 %	IRA	0.00 %	521,000	0	0	0		
initial amount		21,000		500,000		0	521,000	0	0	0		
bonus %		0.00 %		0.00 %		0.00 %	0	0	0	0		
w/bonus		21,000	Manage	500,000	Manage	0	521,000	0	0	0		
end of 1	65	21,210	0	530,000	0	0	551,210	0	0	31,306	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	583,222	0	0	32,308	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	617,144	0	0	33,342	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	653,091	0	0	34,409	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	691,184	0	0	35,510	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	731,551	0	0	36,646	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	774,330	0	0	37,819	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	819,664	0	0	39,029	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	867,706	0	0	40,278	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	918,620	0	0	41,567	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	972,578	0	0	42,897	42,897	end of 11
end of 12	76	23,663	0	1,006,998	0	0	1,029,761	0	0	44,269	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,090,364	0	0	45,686	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,154,590	0	0	47,148	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,222,659	0	0	48,657	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,294,799	0	0	50,214	50,214	end of 16
			0		0	0		0	0	641,082	641,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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Step 10: Column Display Options: Click on the green View Death Benefit Button in the Column Display Options table.

Column Display Options: View RMD Checks | Hide Income Riders | **View Death Benefit** | View % Distribution | View Comparison | View Tax Rates | View Calendar Years

### Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Life Insurance Policy	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset | Condense All | Uncondense All

### Group Setup

Accounts

Group	Title	Color
Group 1	Accounts	<span style="background-color: orange;"> </span> Set
Group 2		<span style="background-color: yellow;"> </span> Set
Group 3		<span style="background-color: green;"> </span> Set
Group 4		<span style="background-color: blue;"> </span> Set
Group 5		<span style="background-color: purple;"> </span> Set

Incomes

Group	Title	Color
Group 1	Incomes	<span style="background-color: red;"> </span> Set
Group 2		<span style="background-color: yellow;"> </span> Set
Group 3		<span style="background-color: green;"> </span> Set
Group 4		<span style="background-color: blue;"> </span> Set
Group 5		<span style="background-color: purple;"> </span> Set

Reset Title / Colors | Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

Step 11: Structured Income Plan: A new column should appear under the Life Insurance column displaying the premium.

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: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	64	1.00 %	6.00 %	0.00 %	0.00 %	0.00 %	521,000	0	0	0	0		
initial amount	21,000		500,000		0		521,000	0	0	0	0		
bonus %	0.00 %		0.00 %		0.00 %		0	0	0	0	0		
w/bonus	21,000	Manage	500,000	Manage	0	Manage	1,000,000	521,000	1,521,000	0	0		
end of 1	65	21,210	0	530,000	0	0	1,000,000	551,210	1,551,210	0	0	31,306	end of 1
end of 2	66	21,422	0	561,800	0	0	1,000,000	583,222	1,583,222	0	0	32,308	end of 2
end of 3	67	21,636	0	595,508	0	0	1,000,000	617,144	1,617,144	0	0	33,342	end of 3
end of 4	68	21,853	0	631,238	0	0	1,000,000	653,091	1,653,091	0	0	34,409	end of 4
end of 5	69	22,071	0	669,113	0	0	1,000,000	691,184	1,691,184	0	0	35,510	end of 5
end of 6	70	22,292	0	709,259	0	0	1,000,000	731,551	1,731,551	0	0	36,646	end of 6
end of 7	71	22,515	0	751,815	0	0	1,000,000	774,330	1,774,330	0	0	37,819	end of 7
end of 8	72	22,740	0	796,924	0	0	1,000,000	819,664	1,819,664	0	0	39,029	end of 8
end of 9	73	22,967	0	844,739	0	0	1,000,000	867,706	1,867,706	0	0	40,278	end of 9
end of 10	74	23,197	0	895,423	0	0	1,000,000	918,620	1,918,620	0	0	41,567	end of 10
end of 11	75	23,429	0	949,149	0	0	1,000,000	972,578	1,972,578	0	0	42,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	end of 16
												641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 12: Add Income: Click on the green Add Income button underneath the Structured Income Planning Title.

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: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	64	1.00 %		6.00 %		IRA	0.00 %	0.00 %					
initial amount		21,000		500,000			0	0	521,000				
bonus % w/bonus		0.00 %		0.00 %			0	0	521,000				
end of 1	65	21,210	0	530,000	0	0	0	1,000,000	551,210	1,551,210	0	31,306	31,306
end of 2	66	21,422	0	561,800	0	0	0	1,000,000	583,222	1,583,222	0	32,308	32,308
end of 3	67	21,636	0	595,508	0	0	0	1,000,000	617,144	1,617,144	0	33,342	33,342
end of 4	68	21,853	0	631,238	0	0	0	1,000,000	653,091	1,653,091	0	34,409	34,409
end of 5	69	22,071	0	669,113	0	0	0	1,000,000	691,184	1,691,184	0	35,510	35,510
end of 6	70	22,292	0	709,259	0	0	0	1,000,000	731,551	1,731,551	0	36,646	36,646
end of 7	71	22,515	0	751,815	0	0	0	1,000,000	774,330	1,774,330	0	37,819	37,819
end of 8	72	22,740	0	796,924	0	0	0	1,000,000	819,664	1,819,664	0	39,029	39,029
end of 9	73	22,967	0	844,739	0	0	0	1,000,000	867,706	1,867,706	0	40,278	40,278
end of 10	74	23,197	0	895,423	0	0	0	1,000,000	918,620	1,918,620	0	41,567	41,567
end of 11	75	23,429	0	949,149	0	0	0	1,000,000	972,578	1,972,578	0	42,897	42,897
end of 12	76	23,663	0	1,006,098	0	0	0	1,000,000	1,029,761	2,029,761	0	44,269	44,269
end of 13	77	23,900	0	1,066,464	0	0	0	1,000,000	1,090,364	2,090,364	0	45,686	45,686
end of 14	78	24,139	0	1,130,451	0	0	0	1,000,000	1,154,590	2,154,590	0	47,148	47,148
end of 15	79	24,380	0	1,198,278	0	0	0	1,000,000	1,222,658	2,222,658	0	48,657	48,657
end of 16	80	24,624	0	1,270,175	0	0	0	1,000,000	1,294,799	2,294,799	0	50,214	50,214
			0		0	0	0				0	641,082	641,082

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 13: Other Income Name: Type in a name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: [REDACTED]

This is a Social Security income:

First year income: [REDACTED]

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description: [REDACTED]

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: First Year Income: Type in the monetary amount, for a withdrawal the numeric number starts with a minus sign.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Life insurance premium

This is Social Security income:

First year income:

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 15: Save: Click on green save button underneath the Manage Income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Life insurance premium

This is Social Security income:

First year income: -10,000

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income:   Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 16: Structured Income Plan: A new column of income should appear in the structured income plan.





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: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return	1.00 %		6.00 %		IRA	0.00 %	0.00 %	0.00 %							
initial amount	21,000		500,000			0	lump sum	521,000							
bonus % w/bonus	0.00 %		0.00 %			0.00 %	0.00 %	0							
	21,000		500,000			0	1,000,000	521,000	1,521,000						
end of 1	65	21,210	0	530,000	0	0	1,000,000	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	1,000,000	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	1,000,000	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	1,000,000	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	1,000,000	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	1,000,000	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	1,000,000	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	1,000,000	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	1,000,000	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	1,000,000	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	1,000,000	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16
			0		0	0	0			0	0	641,082	(160,000)	481,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement System

PRIVACY POLICY | TERMS OF USE

Step 18: 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: New Scenario (1)

Planning Horizon: 1 years

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return	1.00 %		6.00 %		IRA	0.00 %	0.00 %	0.00 %							
initial amount	21,000		500,000			0	lump sum	521,000							
bonus % w/bonus	0.00 %		0.00 %			0.00 %	0.00 %	0							
	21,000		500,000			0	1,000,000	521,000	1,521,000						
end of 1	65	21,210	0	530,000	0	0	1,000,000	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	1,000,000	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	1,000,000	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	1,000,000	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	1,000,000	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	1,000,000	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	1,000,000	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	1,000,000	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	1,000,000	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	1,000,000	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	1,000,000	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16
			0		0	0	0			0	0	641,082	(160,000)	481,082	

Orange backgrounds indicate hypothetical returns

SIPS Retirement System

PRIVACY POLICY | TERMS OF USE

Step 19: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen. (wrong image, need the one where the green buttons are only 2)

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: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		IRA (1)		Life Insurance Policy		Accounts Total	Death Benefit Total	Planned Distribution	Wages (2)	SS (2)	Life insurance premium	Total Income	Year	
	Account	Income	Account	Income	Account	Income									Death Benefit
net return	1.00 %		6.00 %	IRA	0.00 %		0.00 % lump sum								
initial amount	21,000		500,000		0		521,000								
bonus % w/bonus	0.00 %		0.00 %		0.00 %		0								
	21,000	Manage	500,000	Manage	0	Manage	521,000	1,521,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 3.20 %	Manage Infl Factor 0.00 %			
end of 1	65	21,210	0	530,000	0	0	1,000,000	551,210	1,551,210	0	0	31,306	(10,000)	21,306	end of 1
end of 2	66	21,422	0	561,800	0	0	1,000,000	583,222	1,583,222	0	0	32,308	(10,000)	22,308	end of 2
end of 3	67	21,636	0	595,508	0	0	1,000,000	617,144	1,617,144	0	0	33,342	(10,000)	23,342	end of 3
end of 4	68	21,853	0	631,238	0	0	1,000,000	653,091	1,653,091	0	0	34,409	(10,000)	24,409	end of 4
end of 5	69	22,071	0	669,113	0	0	1,000,000	691,184	1,691,184	0	0	35,510	(10,000)	25,510	end of 5
end of 6	70	22,292	0	709,259	0	0	1,000,000	731,551	1,731,551	0	0	36,646	(10,000)	26,646	end of 6
end of 7	71	22,515	0	751,815	0	0	1,000,000	774,330	1,774,330	0	0	37,819	(10,000)	27,819	end of 7
end of 8	72	22,740	0	796,924	0	0	1,000,000	819,664	1,819,664	0	0	39,029	(10,000)	29,029	end of 8
end of 9	73	22,967	0	844,739	0	0	1,000,000	867,706	1,867,706	0	0	40,278	(10,000)	30,278	end of 9
end of 10	74	23,197	0	895,423	0	0	1,000,000	918,620	1,918,620	0	0	41,567	(10,000)	31,567	end of 10
end of 11	75	23,429	0	949,149	0	0	1,000,000	972,578	1,972,578	0	0	42,897	(10,000)	32,897	end of 11
end of 12	76	23,663	0	1,006,098	0	0	1,000,000	1,029,761	2,029,761	0	0	44,269	(10,000)	34,269	end of 12
end of 13	77	23,900	0	1,066,464	0	0	1,000,000	1,090,364	2,090,364	0	0	45,686	(10,000)	35,686	end of 13
end of 14	78	24,139	0	1,130,451	0	0	1,000,000	1,154,590	2,154,590	0	0	47,148	(10,000)	37,148	end of 14
end of 15	79	24,380	0	1,198,278	0	0	1,000,000	1,222,659	2,222,658	0	0	48,657	(10,000)	38,657	end of 15
end of 16	80	24,624	0	1,270,175	0	0	1,000,000	1,294,799	2,294,799	0	0	50,214	(10,000)	40,214	end of 16
			0		0	0						641,082	(160,000)	481,082	

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](mailto:support@planscout.com).