

Adding an Annuity with a Pre-Existing Income Rider

09/21/2026 4:22 pm EDT

Within the Structured Income Planning Add Account function, SIPS lets you model an annuity that already has an income rider attached to it. You can select a pre-existing rider from a drop-down menu on the Add an Account landing page. This article walks you through that selection process step by step, using a hypothetical annuity as an example. We'll start on the Structured Income Planning landing page.

Related Articles and Sections: [Manually Adding an Annuity and Income Rider](#), [Tax Calculation Option for Accounts](#), [View Income Riders Function](#)

Annuity Asset:

- Initial Account Balance: \$250,000
- Hypothetical Return: 2%
- Bonus Percentage: 10%
- Registration Type: Qualified (Tax Income Distributions)
- Asset Plan Allocation: Indexed Annuity
- Rider Payout: \$17,500
- Rider Payout Increase: 1%
- Anticipated Month to turn on income from this product: September
- Age of Payout: 67
- Income Rider: AA FFA Sample-R26-02 Future Funded Annuity Placeholder

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

Structured Income Planning

Edit

Dynamic Mode

Scenario Adding an Annuity with a Pre-Existing Income Rider

Accounts												
Incomes												
Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
Net return	58	3.50 %		5.00 %		530,000	Subtotal of account incomes		Infl Factor	Infl Factor		
Initial amount		30,000		500,000		0			3.00 %	2.50 %		
Bonus % w/bonus		0.00 %		0.00 %		530,000						
end of 1	58	31,050	0	525,000	0	556,050	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	583,387	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	612,074	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	642,179	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	673,771	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	706,925	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	741,718	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	778,232	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	816,551	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	856,765	0	0.00 %	0	40,731	40,731	end of 10
end of 11	68	43,799	0	855,170	0	898,969	0	0.00 %	0	41,749	41,749	end of 11
end of 12	69	45,332	0	897,928	0	943,260	0	0.00 %	0	42,793	42,793	end of 12
end of 13	70	46,919	0	942,824	0	989,743	0	0.00 %	0	43,863	43,863	end of 13
end of 14	71	48,561	0	989,966	0	1,038,526	0	0.00 %	0	44,959	44,959	end of 14
end of 15	72	50,260	0	1,039,464	0	1,089,724	0	0.00 %	0	46,083	46,083	end of 15
end of 16	73	52,020	0	1,091,437	0	1,143,456	0	0.00 %	0	47,235	47,235	end of 16
end of 17	74	53,840	0	1,146,009	0	1,199,849	0	0.00 %	0	48,416	48,416	end of 17
end of 18	75	55,725	0	1,203,309	0	1,259,034	0	0.00 %	0	49,627	49,627	end of 18
end of 19	76	57,675	0	1,263,474	0	1,321,149	0	0.00 %	0	50,867	50,867	end of 19
end of 20	77	59,694	0	1,326,648	0	1,386,342	0	0.00 %	0	52,139	52,139	end of 20
end of 21	78	61,783	0	1,392,980	0	1,454,763	0	0.00 %	0	53,443	53,443	end of 21
end of 22	79	63,945	0	1,462,629	0	1,526,575	0	0.00 %	0	54,779	54,779	end of 22
end of 23	80	66,183	0	1,535,761	0	1,601,944	0	0.00 %	0	56,148	56,148	end of 23
end of 24	81	68,500	0	1,612,549	0	1,681,048	0	0.00 %	0	57,552	57,552	end of 24
end of 25	82	70,897	0	1,693,176	0	1,764,073	0	0.00 %	0	58,991	58,991	end of 25
end of 26	83	73,379	0	1,777,835	0	1,851,214	0	0.00 %	0	60,465	60,465	end of 26
end of 27	84	75,947	0	1,866,726	0	1,942,674	0	0.00 %	0	61,977	61,977	end of 27
end of 28	85	78,605	0	1,960,063	0	2,038,668	0	0.00 %	0	63,526	63,526	end of 28
end of 29	86	81,356	0	2,058,066	0	2,139,422	0	0.00 %	0	65,115	65,115	end of 29
end of 30	87	84,204	0	2,160,969	0	2,245,173	0	0.00 %	0	66,742	66,742	end of 30
end of 31	88	87,151	0	2,269,017	0	2,356,168	0	0.00 %	0	68,411	68,411	end of 31
end of 32	89	90,201	0	2,382,468	0	2,472,669	0	0.00 %	0	70,121	70,121	end of 32
end of 33	90	93,358	0	2,501,591	0	2,594,950	0	0.00 %	0	71,874	71,874	end of 33
end of 34	91	96,626	0	2,626,671	0	2,723,296	0	0.00 %	0	73,671	73,671	end of 34
end of 35	92	100,008	0	2,758,004	0	2,858,012	0	0.00 %	0	75,513	75,513	end of 35
end of 36	93	103,508	0	2,895,904	0	2,999,412	0	0.00 %	0	77,401	77,401	end of 36
end of 37	94	107,131	0	3,040,699	0	3,147,830	0	0.00 %	0	79,336	79,336	end of 37
end of 38	95	110,880	0	3,192,734	0	3,303,614	0	0.00 %	0	81,319	81,319	end of 38
end of 39	96	114,761	0	3,352,370	0	3,467,132	0	0.00 %	0	83,352	83,352	end of 39
end of 40	97	118,778	0	3,519,989	0	3,638,766	0	0.00 %	0	85,436	85,436	end of 40
		0	0	0	0	0	0	0	1,219,093	1,873,636	3,092,729	

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

Structured Income Planning

[Edit](#)
[Save](#)
[Cancel](#)
[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
[Edit or Add Scenario](#)
[Display Options](#)

Scenario: Adding an Annuity with a Pre-Existing Income Rider

Accounts												
Incomes												
Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		530,000						
initial amount		30,000		500,000		530,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0			3.00 %	2.50 %		
w/bonus		30,000	Manage	500,000	Manage	530,000						
end of 1	58	31,050	0	525,000	0	556,050	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	583,387	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	612,074	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	642,179	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	673,771	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	706,925	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	741,718	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	778,232	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	816,551	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	856,765	0	0.00 %	0	40,731	40,731	end of 10
end of 11	68	43,799	0	855,170	0	898,969	0	0.00 %	0	41,749	41,749	end of 11
end of 12	69	45,332	0	897,928	0	943,260	0	0.00 %	0	42,793	42,793	end of 12
end of 13	70	46,919	0	942,824	0	989,743	0	0.00 %	0	43,863	43,863	end of 13
end of 14	71	48,561	0	989,966	0	1,038,526	0	0.00 %	0	44,959	44,959	end of 14
end of 15	72	50,260	0	1,039,464	0	1,089,724	0	0.00 %	0	46,083	46,083	end of 15
end of 16	73	52,020	0	1,091,437	0	1,143,456	0	0.00 %	0	47,235	47,235	end of 16
end of 17	74	53,840	0	1,146,009	0	1,199,849	0	0.00 %	0	48,416	48,416	end of 17
end of 18	75	55,725	0	1,203,309	0	1,259,034	0	0.00 %	0	49,627	49,627	end of 18
end of 19	76	57,675	0	1,263,474	0	1,321,149	0	0.00 %	0	50,867	50,867	end of 19
end of 20	77	59,694	0	1,326,648	0	1,386,342	0	0.00 %	0	52,139	52,139	end of 20
end of 21	78	61,783	0	1,392,980	0	1,454,763	0	0.00 %	0	53,443	53,443	end of 21
end of 22	79	63,945	0	1,462,629	0	1,526,575	0	0.00 %	0	54,779	54,779	end of 22
end of 23	80	66,183	0	1,535,761	0	1,601,944	0	0.00 %	0	56,148	56,148	end of 23
end of 24	81	68,500	0	1,612,549	0	1,681,048	0	0.00 %	0	57,552	57,552	end of 24
end of 25	82	70,897	0	1,693,176	0	1,764,073	0	0.00 %	0	58,991	58,991	end of 25
end of 26	83	73,379	0	1,777,835	0	1,851,214	0	0.00 %	0	60,465	60,465	end of 26
end of 27	84	75,947	0	1,866,726	0	1,942,674	0	0.00 %	0	61,977	61,977	end of 27
end of 28	85	78,605	0	1,960,063	0	2,038,668	0	0.00 %	0	63,526	63,526	end of 28
end of 29	86	81,356	0	2,058,066	0	2,139,422	0	0.00 %	0	65,115	65,115	end of 29
end of 30	87	84,204	0	2,160,969	0	2,245,173	0	0.00 %	0	66,742	66,742	end of 30
end of 31	88	87,151	0	2,269,017	0	2,356,168	0	0.00 %	0	68,411	68,411	end of 31
end of 32	89	90,201	0	2,382,468	0	2,472,669	0	0.00 %	0	70,121	70,121	end of 32
end of 33	90	93,358	0	2,501,591	0	2,594,950	0	0.00 %	0	71,874	71,874	end of 33
end of 34	91	96,626	0	2,626,671	0	2,723,296	0	0.00 %	0	73,671	73,671	end of 34
end of 35	92	100,008	0	2,758,004	0	2,858,012	0	0.00 %	0	75,513	75,513	end of 35
end of 36	93	103,508	0	2,895,904	0	2,999,412	0	0.00 %	0	77,401	77,401	end of 36
end of 37	94	107,131	0	3,040,699	0	3,147,830	0	0.00 %	0	79,336	79,336	end of 37
end of 38	95	110,880	0	3,192,734	0	3,303,614	0	0.00 %	0	81,319	81,319	end of 38
end of 39	96	114,761	0	3,352,370	0	3,467,132	0	0.00 %	0	83,352	83,352	end of 39
end of 40	97	118,778	0	3,519,989	0	3,638,766	0	0.00 %	0	85,436	85,436	end of 40
		0	0	0	0	0	0	0	1,219,093	1,873,636	3,092,729	

Step 3: Account Name: Enter an account name.

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

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 ☒ John's 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](#)

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up 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		
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Step 4: Initial Account Balance: Enter the amount for the annuity.

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

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 ☒ John's 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](#)

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up 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		
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24		

Step 5: Hypothetical Return: Enter the hypothetical return.

Manage Account

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

Account name: **Annuity**

Initial account balance: **250,000**

Hypothetical return: **0.0 %** 

Bonus: **0.0 %**

Optional

Account description:

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: **John** 

Account type: **NQ** 

Add an income rider

Based on: ☒ John's age ☐ Client2'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	☐	☐

Step 6: Bonus: Enter the bonus percentage amount.

Manage Account

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

Account name: **Annuity**

Initial account balance: **250,000**

Hypothetical return: **2 %**

Bonus: **0.0 %** 

Optional

Account description:

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: **John** 

Account type: **NQ** 

Add an income rider

Based on: ☒ John's age ☐ Client2'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	☐	☐
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9	☐	☐
10	☐	☐
11	☐	☐
12	☐	☐
13	☐	☐
14	☐	☐
15	☐	☐
16	☐	☐
17	☐	☐
18	☐	☐
19	☐	☐
20	☐	☐
21	☐	☐
22	☐	☐
23	☐	☐
24	☐	☐

Step 7: Tax Calculation Option: Click on the drop-down caret arrow in the text box and select the tax calculation option. This should match the taxability of the annuity with an income rider. See Article: [Tax Calculation Options for Accounts](#)

Manage Account

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

Account name: **Annuity**

Initial account balance: **250,000**

Hypothetical return: **2 %**

Bonus: **10 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐

Years deferred: **0**

Asset plan allocation: **none** **Sel**

Risk level:

Account owner: **John**

Account type: **NQ**

Add an income rider

Based on: ☒ John's age ☐ Client2'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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Step 8: Sel: Click on the green Sel button next to the text box for the asset plan allocation and select the asset plan allocation.

Manage Account

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

Account name: **Annuity**

Initial account balance: **250,000**

Hypothetical return: **2 %**

Bonus: **10 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐

Years deferred: **0**

Asset plan allocation: **none** **Sel**

Risk level:

Account owner: **John**

Account type: **NQ**

Add an income rider

Based on: ☒ John's age ☐ Client2'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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Step 9: Select Income Rider: In the select income rider textbox, click on the drop-down caret arrow and select the income rider from the menu. [See Article: View Income Riders Function](#)

Manage Account

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

Account name: **Annuity**

Initial account balance: **\$250,000**

Hypothetical return: **2.0 %**

Bonus: **10.0 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐

Years deferred: **0**

Asset plan allocation: **Indexed Annuity** [Sel](#)

Risk level: **Indexed Annuity**

Account owner: **John**

Account type: **NQ**

Add an income rider

Based on: ☒ John's 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](#)

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](#) **0**

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
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Step 10: Number of Months of Payout in First Year: Type in the number of months in the text box. The default is set to 12, suggesting the income feature would be enabled in January.

Manage Account

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

Account name: **Annuity**

Initial account balance: **\$250,000**

Hypothetical return: **2.0 %**

Bonus: **10.0 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐

Years deferred: **0**

Asset plan allocation: **Indexed Annuity** [Sel](#)

Risk level: **Indexed Annuity**

Account owner: **John**

Account type: **NQ**

Add an income rider

Based on: ☒ John's age ☐ Client2's age ☐ Joint

Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**

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](#) **0**

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
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Step 11: Income Rider: Click on the radio button for Start payout from income rider.

Manage Account

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

Account name: **Annuity**
 Initial account balance: **\$250,000**
 Hypothetical return: **2.0 %**
 Bonus: **10.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐
 Years deferred: **0**

Asset plan allocation: **Indexed Annuity** **Sel**

Risk level: **Indexed Annuity**

Account owner: **John**

Account type: **NQ**

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

Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**

Number of months of payout in first year: **4**

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](#)
 0
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
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Step 12: Income Data: Click on the text box for the year you would like the Income Data to start.

Manage Account

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

Account name: **Annuity**
 Initial account balance: **\$250,000**
 Hypothetical return: **2.0 %**
 Bonus: **10.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐
 Years deferred: **0**

Asset plan allocation: **Indexed Annuity** **Sel**

Risk level: **Indexed Annuity**

Account owner: **John**

Account type: **NQ**

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

Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**

Number of months of payout in first year: **4**

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](#)
 0
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Variable
1		
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Step 13: Start Year for Rest of Plan: Click on the green Start year for rest of plan button next to the Income Data Table. See Article: [Income Data Table within the Manage Account Page](#)

Manage Account

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

Account name: **Annuity**
 Initial account balance: **\$250,000**
 Hypothetical return: **2.0 %**
 Bonus: **10.0 %**

Optional
 Account description:
 Account company:
 Other:
 Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐
 Years deferred: **0**
 Asset plan allocation: **Indexed Annuity** **Set**
 Risk level: **Indexed Annuity**
 Account owner: **John**
 Account type: **NQ**
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**
 Number of months of payout in first year: **4**
 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) **Start year for rest of plan**

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](#) **0**
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Variable
1		
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Step 14: Income Data: SIPs will automatically populate the terms "rider" and "client 1" in the Income and Variable columns of the table.

Manage Account

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

Account name: **Annuity**
 Initial account balance: **\$250,000**
 Hypothetical return: **2.0 %**
 Bonus: **10.0 %**

Optional
 Account description:
 Account company:
 Other:
 Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: ☐
 Years deferred: **0**
 Asset plan allocation: **Indexed Annuity** **Set**
 Risk level: **Indexed Annuity**
 Account owner: **John**
 Account type: **NQ**
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**
 Number of months of payout in first year: **4.0**
 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) **Start year for rest of plan**

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](#) **0**
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
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Step 15: Save: Click on the green Save button underneath the Manage Account Subheading.

Manage Account

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

Account name: **Annuity**
 Initial account balance: **\$250,000**
 Hypothetical return: **2.0 %**
 Bonus: **10.0 %**
 Optional:
 Account description:
 Account company:
 Other:
 Tax calculation option: **Tax Income Distributions (Qualified)**
 Add money later - deferred account:
 Years deferred: **0**
 Asset plan allocation: **Indexed Annuity** **Sal**
 Risk level: **Indexed Annuity**
 Account owner: **John**
 Account type: **NQ**
 Add an income rider:
 Based on: ☒ John's age ☐ Client2's age ☐ Joint
 Select income rider: **saved - AA FFA - Sample - R24-09 Future Funded Annuity F**
 Number of months of payout in first year: **4.0**
 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](#)
 OR
[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	rider	client1
11	rider	client1
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

Step 16: Structured Income Plan: SIPS will automatically take you back to the Structured Income Planning page. A new column under Accounts should automatically appear. See Article: [Understanding a Structured Income Plan](#)

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Adding an Annuity with a Pre-Existing Income Rider

Planning Horizon

40 years

Accounts

HYSA

Brokerage Account

Annuity

Incomes

Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %		780,000	Subtotal	0.00 %	120,000	0	120,000	end of 1
initial amount		30,000		500,000		250,000			25,000	of account	0.00 %	123,600	0	123,600	end of 2
bonus %		0.00 %		0.00 %		10.00 %	0.00 %	John inc	805,000	incomes	0.00 %	127,308	0	127,308	end of 3
w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	Manage			0.00 %	131,127	0	131,127	end of 4
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 5
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 6
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 7
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 8
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 9
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 10
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 11
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 12
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 13
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 14
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 15
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 16
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 17
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 18
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 19
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 20
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 21
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 22
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 23
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 24
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 25
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 26
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 27
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 28
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 29
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 30
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 31
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 32
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 33
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 34
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 35
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 36
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 37
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 38
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 39
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 40
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 36
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 37
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 38
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 39
			0		0			825,779		825,779		1,219,093	1,873,636	3,918,508	end of 40

Step 17: Annuity Account: The grayed-out section displays the growth rate (shaded in orange), initial account balance, the bonus percentage amount, and the amount with the bonus included within it. See Article: [Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns](#)

Structured Income Planning

[Edit](#)
[Save](#)
[Cancel](#)
[Add Account](#)
[Add Income](#)
[Add Inc Tax](#)
[Add Target](#)
[Edit or Add Scenario](#)
[Display Options](#)

Scenario: Adding an Annuity with a Pre-Existing Income Rider

Accounts															
Incomes															
Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %								
initial amount		30,000		500,000		250,000			780,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		10.00 %	0.00 %	John inc	25,000			3.00 %	2.50 %		
w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	Manage	805,000						
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 10
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 11
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 12
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 13
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 14
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 15
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 16
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 17
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 18
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 19
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 20
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 21
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 22
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 23
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 24
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 25
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 26
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 27
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 28
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 29
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 30
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 31
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 32
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 33
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 34
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 35
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 36
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 37
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 38
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 39
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 40
			0		0			825,779		825,779		1,219,093	1,873,636	3,918,508	

Step 18: Annuity Account Column: The Account column shows the cash value of the annuity projected each year into the future. Some insurance products have benefits that are only available if there's cash value left in the annuity such as death benefits or long-term-care benefits. Using this feature, you can project when those benefits may or may not be available in the context of a client's financial plan.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

Scenario

Adding an Annuity with a Pre-Existing Income Rider

Planning Horizon

40 years

Accounts

HYSA

Brokerage Account

Annuity

Incomes

Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %		780,000	Subtotal		Manage	Manage		
initial amount		30,000		500,000		250,000			25,000	of account		Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		10.00 %	0.00 %	John inc	805,000	incomes		3.00 %	2.50 %		
w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	Manage							
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 10
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 11
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 12
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 13
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 14
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 15
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 16
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 17
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 18
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 19
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 20
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 21
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 22
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 23
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 24
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 25
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 26
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 27
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 28
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 29
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 30
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 31
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 32
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 33
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 34
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 35
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 36
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 37
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 38
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 39
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 40
			0		0			825,779	825,779	825,779		1,219,093	1,873,636	3,918,508	

Step 19: Inc Rider Account: Once an income rider is selected for an account, you'll see a new column titled "Inc Rider". This shows some visibility into the income payout calculations prior to income being turned on. You can see in this example that the income rider amount increases by 7.25% each year and there's no initial bonus on the income amount as that's set as 0%.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioAdding an Annuity with a Pre-Existing Income Rider

Planning Horizon40 years

AccountsHYSABrokerage AccountAnnuity

Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %		780,000	Subtotal	0.00 %	120,000	0	120,000	end of 1
initial amount		30,000		500,000		250,000	0.00 %	John inc	25,000	of account	0.00 %	123,600	0	123,600	end of 2
bonus %		0.00 %		0.00 %		10.00 %	0.00 %	Manage	805,000	incomes	0.00 %	127,308	0	127,308	end of 3
w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	Manage			0.00 %	131,127	0	131,127	end of 4
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 5
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 6
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 7
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 8
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 9
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 10
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 11
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 12
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 13
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 14
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 15
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 16
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 17
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 18
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 19
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 20
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 21
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 22
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 23
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 24
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 25
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 26
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 27
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 28
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 29
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 30
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 31
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 32
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 33
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 34
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 35
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 36
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 37
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 38
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 39
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 40
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 36
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 37
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 38
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 39
		0		0		825,779		825,779		1,219,093		1,873,636		3,918,508	

Step 20: Inc Rider Column: Once the income is turned on, this column will show 0, but the income amount in the right-most column will be calculated based upon the Inc. Rider rollup amount. This "Inc. Rider" column has no bearing on cashflow in the actual plan but provides you as a planner visibility into how the income calculations for the specific product are derived.

Structured Income Planning

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Scenario: Adding an Annuity with a Pre-Existing Income Rider

Accounts															
Incomes															
Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %								
initial amount		30,000		500,000		250,000			780,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %			25,000			3.00 %	2.50 %		
w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	John inc	805,000						
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 10
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 11
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 12
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 13
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 14
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 15
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 16
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 17
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 18
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 19
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 20
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 21
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 22
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 23
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 24
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 25
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 26
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 27
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 28
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 29
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 30
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 31
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 32
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 33
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 34
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 35
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 36
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 37
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 38
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 39
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 40
			0		0			825,779		825,779		1,219,093	1,873,636	3,918,508	

Step 21: Income age 67: Take note that the income at age 67 is a partial amount.

Structured Income Planning

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Scenario: Adding an Annuity with a Pre-Existing Income Rider

Accounts															
Incomes															
Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %								
initial amount		30,000		500,000		250,000			780,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	John inc	805,000			3.00 %	2.50 %		
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	326,149	0	9,074	1,154,221	27,223	2.38 %	0	40,731	49,805	end of 10
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 11
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 12
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 13
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 14
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 15
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 16
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 17
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 18
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 19
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 20
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 21
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 22
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 23
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 24
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 25
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 26
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 27
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 28
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 29
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 30
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 31
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 32
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 33
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 34
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 35
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 36
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 37
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 38
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 39
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 40
			0		0			825,779		825,779		1,219,093	1,873,636	3,918,508	

Step 22: Income Column: Take note that the income column shows a fixed amount for the rest of the plan.

Structured Income Planning

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Scenario: Adding an Annuity with a Pre-Existing Income Rider

Accounts															
Incomes															
Year	John	Account	Income	Account	Income	Account	Inc Rider	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	58	3.50 %		5.00 %		2.00 %	7.25 %								
initial amount		30,000		500,000		250,000			780,000	Subtotal of account incomes		Manage Infl Factor 3.00 %	Manage Infl Factor 2.50 %		
bonus % w/bonus		30,000	Manage	500,000	Manage	275,000	250,000	Manage	805,000						
end of 1	58	31,050	0	525,000	0	280,500	268,125	0	836,550	0	0.00 %	120,000	0	120,000	end of 1
end of 2	59	32,137	0	551,250	0	286,110	287,564	0	869,497	0	0.00 %	123,600	0	123,600	end of 2
end of 3	60	33,262	0	578,812	0	291,832	308,412	0	903,906	0	0.00 %	127,308	0	127,308	end of 3
end of 4	61	34,426	0	607,753	0	297,669	330,772	0	939,848	0	0.00 %	131,127	0	131,127	end of 4
end of 5	62	35,631	0	638,141	0	303,622	354,753	0	977,394	0	0.00 %	135,061	0	135,061	end of 5
end of 6	63	36,878	0	670,048	0	309,695	380,473	0	1,016,620	0	0.00 %	139,113	0	139,113	end of 6
end of 7	64	38,168	0	703,550	0	315,888	408,057	0	1,057,607	0	0.00 %	143,286	0	143,286	end of 7
end of 8	65	39,504	0	738,728	0	322,206	437,641	0	1,100,438	0	0.00 %	147,585	0	147,585	end of 8
end of 9	66	40,887	0	775,664	0	328,650	469,370	0	1,145,201	0	0.00 %	152,012	0	152,012	end of 9
end of 10	67	42,318	0	814,447	0	326,149	0	27,223	1,182,914	9,074	0.79 %	0	40,731	49,805	end of 10
end of 11	68	43,799	0	855,170	0	305,448	0	27,223	1,204,417	27,223	2.30 %	0	41,749	68,973	end of 11
end of 12	69	45,332	0	897,928	0	284,334	0	27,223	1,227,594	27,223	2.26 %	0	42,793	70,016	end of 12
end of 13	70	46,919	0	942,824	0	262,797	0	27,223	1,252,540	27,223	2.22 %	0	43,863	71,086	end of 13
end of 14	71	48,561	0	989,966	0	240,830	0	27,223	1,279,356	27,223	2.17 %	0	44,959	72,183	end of 14
end of 15	72	50,260	0	1,039,464	0	218,423	0	27,223	1,308,147	27,223	2.13 %	0	46,083	73,307	end of 15
end of 16	73	52,020	0	1,091,437	0	195,568	0	27,223	1,339,024	27,223	2.08 %	0	47,235	74,459	end of 16
end of 17	74	53,840	0	1,146,009	0	172,255	0	27,223	1,372,104	27,223	2.03 %	0	48,416	75,640	end of 17
end of 18	75	55,725	0	1,203,309	0	148,477	0	27,223	1,407,511	27,223	1.99 %	0	49,627	76,850	end of 18
end of 19	76	57,675	0	1,263,474	0	124,223	0	27,223	1,445,372	27,223	1.94 %	0	50,867	78,091	end of 19
end of 20	77	59,694	0	1,326,648	0	99,484	0	27,223	1,485,826	27,223	1.88 %	0	52,139	79,363	end of 20
end of 21	78	61,783	0	1,392,980	0	74,250	0	27,223	1,529,014	27,223	1.83 %	0	53,443	80,666	end of 21
end of 22	79	63,945	0	1,462,629	0	48,512	0	27,223	1,575,086	27,223	1.78 %	0	54,779	82,002	end of 22
end of 23	80	66,183	0	1,535,761	0	22,259	0	27,223	1,624,203	27,223	1.73 %	0	56,148	83,372	end of 23
end of 24	81	68,500	0	1,612,549	0	0	0	27,223	1,681,048	27,223	1.68 %	0	57,552	84,775	end of 24
end of 25	82	70,897	0	1,693,176	0	0	0	27,223	1,764,073	27,223	1.62 %	0	58,991	86,214	end of 25
end of 26	83	73,379	0	1,777,835	0	0	0	27,223	1,851,214	27,223	1.54 %	0	60,465	87,689	end of 26
end of 27	84	75,947	0	1,866,726	0	0	0	27,223	1,942,674	27,223	1.47 %	0	61,977	89,200	end of 27
end of 28	85	78,605	0	1,960,063	0	0	0	27,223	2,038,668	27,223	1.40 %	0	63,526	90,750	end of 28
end of 29	86	81,356	0	2,058,066	0	0	0	27,223	2,139,422	27,223	1.34 %	0	65,115	92,338	end of 29
end of 30	87	84,204	0	2,160,969	0	0	0	27,223	2,245,173	27,223	1.27 %	0	66,742	93,966	end of 30
end of 31	88	87,151	0	2,269,017	0	0	0	27,223	2,356,168	27,223	1.21 %	0	68,411	95,634	end of 31
end of 32	89	90,201	0	2,382,468	0	0	0	27,223	2,472,669	27,223	1.16 %	0	70,121	97,345	end of 32
end of 33	90	93,358	0	2,501,591	0	0	0	27,223	2,594,950	27,223	1.10 %	0	71,874	99,098	end of 33
end of 34	91	96,626	0	2,626,671	0	0	0	27,223	2,723,296	27,223	1.05 %	0	73,671	100,895	end of 34
end of 35	92	100,008	0	2,758,004	0	0	0	27,223	2,858,012	27,223	1.00 %	0	75,513	102,736	end of 35
end of 36	93	103,508	0	2,895,904	0	0	0	27,223	2,999,412	27,223	0.95 %	0	77,401	104,624	end of 36
end of 37	94	107,131	0	3,040,699	0	0	0	27,223	3,147,830	27,223	0.91 %	0	79,336	106,559	end of 37
end of 38	95	110,880	0	3,192,734	0	0	0	27,223	3,303,614	27,223	0.87 %	0	81,319	108,543	end of 38
end of 39	96	114,761	0	3,352,370	0	0	0	27,223	3,467,132	27,223	0.83 %	0	83,352	110,576	end of 39
end of 40	97	118,778	0	3,519,989	0	0	0	27,223	3,638,766	27,223	0.79 %	0	85,436	112,659	end of 40
			0		0			825,779		825,779		1,219,093	1,873,636	3,918,508	

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com.