

# Manually Entering in an Annuity and an Income Rider

09/20/2024 8:57 am EDT

Within the Structured Income Planning page there is a capability for manually entering in an annuity plan. Below are the step by step guidelines for manually entering in an annuity plan.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, TOOLS. On the right, there are links for YOUR CASE LIST, SETTINGS, HELP, and SIGN OUT. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button highlighted in green. Below the heading, there is a 'Scenario' dropdown menu set to 'Manually Entering in an Annuity and an Income Rider'. A 'Planning Horizon' dropdown is set to '16 years'. The main table displays financial data from 2024 to 2039. The table has columns for Year, Account, Income, Accounts Total, Death Benefit Total, Planned Distribution, Subtotal of account incomes, Wages (4), Inflation Factor, SS (4), Total Income, and Year. The first row (2024) has orange highlights in the 'Initial amount', 'w/bonus', 'IRA' income, and 'Inflation Factor' columns. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. At the bottom right, there are links for 'PRIVACY POLICY' and 'TERMS OF USE'.

Year	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Subtotal of account incomes	Wages (4)	Infl Factor	SS (4)	Total Income	Year
Initial	64	6.00 %	521,000	521,000	0	521,000	0	2.00 %	3.20 %		
2024	65	530,000	530,000	530,000	0	530,000	0			31,306	2024
2025	66	561,800	561,800	561,800	0	561,800	0			32,308	2025
2026	67	595,508	595,508	595,508	0	595,508	0			33,342	2026
2027	68	631,238	631,238	631,238	0	631,238	0			34,409	2027
2028	69	669,113	669,113	669,113	0	669,113	0			35,510	2028
2029	70	709,259	709,259	709,259	0	709,259	0			36,646	2029
2030	71	751,815	751,815	751,815	0	751,815	0			37,819	2030
2031	72	796,924	796,924	796,924	0	796,924	0			39,029	2031
2032	73	844,739	844,739	844,739	0	844,739	0			40,278	2032
2033	74	895,423	895,423	895,423	0	895,423	0			41,567	2033
2034	75	949,149	949,149	949,149	0	949,149	0			42,897	2034
2035	76	1,006,098	1,006,098	1,006,098	0	1,006,098	0			44,269	2035
2036	77	1,066,464	1,066,464	1,066,464	0	1,066,464	0			45,686	2036
2037	78	1,130,451	1,130,451	1,130,451	0	1,130,451	0			47,148	2037
2038	79	1,198,278	1,198,278	1,198,278	0	1,198,278	0			48,657	2038
2039	80	1,270,175	1,270,175	1,270,175	0	1,270,175	0			50,214	2039
			0	0	0	0	0			641,082	641,082

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: [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 Ino Tax Add Target Edit or Add Scenario Display Options

Scenario: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	IRA (3)		Savings (3)		Accounts Total	Death Benefit Total	Planned Distribution	Wages (4)		SS (4)	Total Income	Year
	Account	Income	Account	Income				Wages (4)	SS (4)			
net return	64	6.00 %	IRA	1.00 %	521,000			Manage	Manage			
initial amount		500,000		21,000	521,000	521,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 3.20 %			
bonus % w/bonus		0.00 %		0.00 %	0	0						
		500,000		21,000	521,000	521,000						
2024	65	530,000	0	21,210	551,210	551,210	0	0	31,306	31,306	2024	
2025	66	561,800	0	21,422	583,222	583,222	0	0	32,308	32,308	2025	
2026	67	595,508	0	21,636	617,144	617,144	0	0	33,342	33,342	2026	
2027	68	631,238	0	21,853	653,091	653,091	0	0	34,409	34,409	2027	
2028	69	669,113	0	22,071	691,184	691,184	0	0	35,510	35,510	2028	
2029	70	709,259	0	22,292	731,551	731,551	0	0	36,646	36,646	2029	
2030	71	751,815	0	22,515	774,330	774,330	0	0	37,819	37,819	2030	
2031	72	796,924	0	22,740	819,664	819,664	0	0	39,029	39,029	2031	
2032	73	844,739	0	22,967	867,706	867,706	0	0	40,278	40,278	2032	
2033	74	895,423	0	23,197	918,620	918,620	0	0	41,567	41,567	2033	
2034	75	949,149	0	23,429	972,578	972,578	0	0	42,897	42,897	2034	
2035	76	1,006,098	0	23,663	1,029,761	1,029,761	0	0	44,269	44,269	2035	
2036	77	1,066,464	0	23,900	1,090,364	1,090,364	0	0	45,686	45,686	2036	
2037	78	1,130,451	0	24,139	1,154,590	1,154,590	0	0	47,148	47,148	2037	
2038	79	1,198,278	0	24,380	1,222,659	1,222,659	0	0	48,657	48,657	2038	
2039	80	1,270,175	0	24,624	1,294,799	1,294,799	0	0	50,214	50,214	2039	
			0		0	0	0	0	641,082	641,082		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: 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: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on: [REDACTED] age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Orange backgrounds indicate hypothetical returns

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

Step 4: Initial Account Balance: Type in the monetary amount for the annuity.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Annuity

Initial account balance:

Hypothetical return:  %

Bonus:  %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

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

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

Step 5: Hypothetical Return: Type in the monetary number for the hypothetical return.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Annuity

Initial account balance:

Hypothetical return:  %

Bonus:  %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

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

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

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

Step 6: Bonus: Type in the monetary number for the bonus that aligns with the annuity and income rider.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Annuity

Initial account balance: 250000

Hypothetical return: 2%

Bonus: 0.0%

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  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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

OR

OR

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

Step 7: Tax Calculation Option: Click on the drop-down carrot arrow in the text box and select the tax calculation option.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Annuity

Initial account balance: 250000

Hypothetical return: 2%

Bonus: 4%

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  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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

OR

OR

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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: **4.0 %**

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **NQ Annuity Distributions**

Starting Capital Gains:

Add money later - deferred account

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

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](#)

Orange backgrounds indicate hypothetical returns

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

**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		
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Step 9: Account Owner: Click on the drop-down carrot arrow and select the account owner.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: **4.0 %**

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **NQ Annuity Distributions**

Starting Capital Gains:

Add money later - deferred account

Years deferred: **0**

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

Risk level: **Indexed Annuity**

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](#)

Orange backgrounds indicate hypothetical returns

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

**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		
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Step 10: Account Type: Click on the drop-down carrot arrow and select account type.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0%

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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

Step 11: Add an Income Rider: Click on which radio button the client has an annuity for.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0%

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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

Step 12: Enter Manual Payout: Click on text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

Based on:  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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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

Step 13: Rider Payout Value: Type in monetary amount in the text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner

Account type: NQ

Add an income rider

Rider payout value

Rider payout increase: 0.0 %

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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		
5		
6		
7		
8		
9		
10		
11		
12		
13		
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16		
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19		
20		
21		
22		
23		
24		

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

Step 14: Rider Payout Increase: Type in monetary percentage into the text box.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: 4.0%

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 0.0%

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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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22		
23		
24		

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

Step 15: Number of months of payout in first year: Type in the monetary number for the months. The default is set to 12.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: 4.0%

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 1%

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

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		
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18		
19		
20		
21		
22		
23		
24		

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

Step 16: Structured Income Type: Select the radio button for Income Riders: Start payout from income rider.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0%

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains: [ ]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner: [ ]

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 1%

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

**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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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24		

Step 17: Income Data: Click on the text box for which year you would like the Income data to start on.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: 4.0%

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains: [ ]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner: [ ]

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 1%

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

**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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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22		
23		
24		

Step 18: Start Year for Rest of Plan: Click on the green Start year for rest of plan button next to the Income Data Table.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0%

Bonus: 4.0%

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

Rider payout value: 25000

Rider payout increase: 1%

Number of months of payout in first year: 12.0

Enter manual payout

Orange backgrounds indicate hypothetical returns

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

OR

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

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

Step 19: Save: Click on the green Save button underneath the Manage Account Subheading.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Account name: Annuity

Initial account balance: \$250,000

Hypothetical return: 2.0%

Bonus: 4.0%

Optional

Account description:

Optional account company:

Other:

Tax calculation option: NQ Annuity Distributions

Starting Capital Gains:

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Indexed Annuity

Risk level: Indexed Annuity

Account owner:

Account type: NQ

Add an income rider

Rider payout value: \$25,000

Rider payout increase: 1.0%

Number of months of payout in first year: 12.0

Enter manual payout

Orange backgrounds indicate hypothetical returns

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

OR

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

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

Step 20: 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 Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Manually Entering in an Annuity and an Income Rider

Year	Age	Accounts						Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)		Savings (3)		Annuity					Wages (4)	SS (4)		
		Account	Income	Account	Income	Account	Income							
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000						
initial amount		500,000	21,000		250,000		10,000	771,000	781,000	781,000				
bonus % w/bonus		0.00 %	0.00 %	0.00 %	4.00 %	0.00 %					2.00 %	3.20 %		
		500,000	21,000	21,000	260,000	260,000								
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	77,285	2039
			0		0		234,213			234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 21: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario: Manually Entering in an Annuity and an Income Rider

Year	Age	Accounts						Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)		Savings (3)		Annuity					Wages (4)	SS (4)		
		Account	Income	Account	Income	Account	Income							
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000						
initial amount		500,000	21,000		250,000		10,000	771,000	781,000	781,000				
bonus % w/bonus		0.00 %	0.00 %	0.00 %	4.00 %	0.00 %					2.00 %	3.20 %		
		500,000	21,000	21,000	260,000	260,000								
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	77,285	2039
			0		0		234,213			234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 22: Edit: If you need to make an edit to the structured income plan click on the green edit 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 Dynamic Mode

Scenario: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Age	Accounts						Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)		Savings (3)		Annuity					Wages (4)	SS (4)		
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000	816,410	0	0	31,306	31,306	2024
initial amount		500,000	21,000	250,000	10,000	781,000	781,000	771,000	816,410	0 <td>0 <td>31,306</td> <td>31,306</td> <td>2024</td> </td>	0 <td>31,306</td> <td>31,306</td> <td>2024</td>	31,306	31,306	2024
bonus % w/bonus		0.00 %	0.00 %	4.00 %	0.00 %	260,000	260,000	10,000	853,726	0 <td>0 <td>32,308</td> <td>32,308</td> <td>2025</td> </td>	0 <td>32,308</td> <td>32,308</td> <td>2025</td>	32,308	32,308	2025
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0 <td>0 <td>31,306</td> <td>31,306</td> <td>2024</td> </td>	0 <td>31,306</td> <td>31,306</td> <td>2024</td>	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0 <td>0 <td>32,308</td> <td>32,308</td> <td>2025</td> </td>	0 <td>32,308</td> <td>32,308</td> <td>2025</td>	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0 <td>0 <td>33,342</td> <td>33,342</td> <td>2026</td> </td>	0 <td>33,342</td> <td>33,342</td> <td>2026</td>	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0 <td>0 <td>34,409</td> <td>34,409</td> <td>2027</td> </td>	0 <td>34,409</td> <td>34,409</td> <td>2027</td>	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0 <td>0 <td>35,510</td> <td>35,510</td> <td>2028</td> </td>	0 <td>35,510</td> <td>35,510</td> <td>2028</td>	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0 <td>0 <td>36,646</td> <td>36,646</td> <td>2029</td> </td>	0 <td>36,646</td> <td>36,646</td> <td>2029</td>	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0 <td>0 <td>37,819</td> <td>37,819</td> <td>2030</td> </td>	0 <td>37,819</td> <td>37,819</td> <td>2030</td>	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0 <td>39,029</td> <td>64,029</td> <td>2031</td>	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0 <td>40,278</td> <td>65,528</td> <td>2032</td>	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0 <td>41,567</td> <td>67,069</td> <td>2033</td>	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0 <td>42,897</td> <td>68,654</td> <td>2034</td>	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0 <td>44,269</td> <td>70,285</td> <td>2035</td>	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0 <td>45,686</td> <td>71,961</td> <td>2036</td>	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0 <td>47,148</td> <td>73,686</td> <td>2037</td>	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0 <td>48,657</td> <td>75,460</td> <td>2038</td>	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0 <td>50,214</td> <td>77,285</td> <td>2039</td>	50,214	77,285	2039
			0		0			234,213		234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 23: 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: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Age	Accounts						Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)		Savings (3)		Annuity					Wages (4)	SS (4)		
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000	816,410	0	0	31,306	31,306	2024
initial amount		500,000	21,000	250,000	10,000	781,000	781,000	771,000	816,410	0 <td>0 <td>31,306</td> <td>31,306</td> <td>2024</td> </td>	0 <td>31,306</td> <td>31,306</td> <td>2024</td>	31,306	31,306	2024
bonus % w/bonus		0.00 %	0.00 %	4.00 %	0.00 %	260,000	260,000	10,000	853,726	0 <td>0 <td>32,308</td> <td>32,308</td> <td>2025</td> </td>	0 <td>32,308</td> <td>32,308</td> <td>2025</td>	32,308	32,308	2025
2024	65	530,000	Manage	21,210	0	265,200	0	816,410	816,410	0 <td>0 <td>31,306</td> <td>31,306</td> <td>2024</td> </td>	0 <td>31,306</td> <td>31,306</td> <td>2024</td>	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0 <td>0 <td>32,308</td> <td>32,308</td> <td>2025</td> </td>	0 <td>32,308</td> <td>32,308</td> <td>2025</td>	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0 <td>0 <td>33,342</td> <td>33,342</td> <td>2026</td> </td>	0 <td>33,342</td> <td>33,342</td> <td>2026</td>	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0 <td>0 <td>34,409</td> <td>34,409</td> <td>2027</td> </td>	0 <td>34,409</td> <td>34,409</td> <td>2027</td>	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0 <td>0 <td>35,510</td> <td>35,510</td> <td>2028</td> </td>	0 <td>35,510</td> <td>35,510</td> <td>2028</td>	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0 <td>0 <td>36,646</td> <td>36,646</td> <td>2029</td> </td>	0 <td>36,646</td> <td>36,646</td> <td>2029</td>	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0 <td>0 <td>37,819</td> <td>37,819</td> <td>2030</td> </td>	0 <td>37,819</td> <td>37,819</td> <td>2030</td>	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0 <td>39,029</td> <td>64,029</td> <td>2031</td>	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0 <td>40,278</td> <td>65,528</td> <td>2032</td>	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0 <td>41,567</td> <td>67,069</td> <td>2033</td>	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0 <td>42,897</td> <td>68,654</td> <td>2034</td>	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0 <td>44,269</td> <td>70,285</td> <td>2035</td>	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0 <td>45,686</td> <td>71,961</td> <td>2036</td>	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0 <td>47,148</td> <td>73,686</td> <td>2037</td>	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0 <td>48,657</td> <td>75,460</td> <td>2038</td>	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0 <td>50,214</td> <td>77,285</td> <td>2039</td>	50,214	77,285	2039
			0		0			234,213		234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 24: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
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 | Dynamic Mode

Scenario: Manually Entering in an Annuity and an Income Rider

Planning Horizon: 16 years

Year	Age	Accounts						Accounts Total	Death Benefit Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)		Savings (3)		Annuity					Wages (4)	SS (4)		
		Account	Income	Account	Income	Account	Income				Infl Factor	Infl Factor		
net return	64	6.00 %	IRA	1.00 %		2.00 %		771,000						
initial amount		500,000	21,000	250,000		260,000		10,000		Subtotal of account incomes	2.00 %	3.20 %		
bonus % w/bonus		500,000	21,000	260,000				781,000	781,000					
2024	65	530,000	0	21,210	0	265,200	0	816,410	816,410	0	0	31,306	31,306	2024
2025	66	561,800	0	21,422	0	270,504	0	853,726	853,726	0	0	32,308	32,308	2025
2026	67	595,508	0	21,636	0	275,914	0	893,058	893,058	0	0	33,342	33,342	2026
2027	68	631,238	0	21,853	0	281,432	0	934,523	934,523	0	0	34,409	34,409	2027
2028	69	669,113	0	22,071	0	287,061	0	978,245	978,245	0	0	35,510	35,510	2028
2029	70	709,259	0	22,292	0	292,802	0	1,024,354	1,024,354	0	0	36,646	36,646	2029
2030	71	751,815	0	22,515	0	298,658	0	1,072,988	1,072,988	0	0	37,819	37,819	2030
2031	72	796,924	0	22,740	0	279,631	25,000	1,099,295	1,099,295	25,000	0	39,029	64,029	2031
2032	73	844,739	0	22,967	0	259,974	25,250	1,127,680	1,127,680	25,250	0	40,278	65,528	2032
2033	74	895,423	0	23,197	0	239,671	25,502	1,158,292	1,158,292	25,502	0	41,567	67,069	2033
2034	75	949,149	0	23,429	0	218,707	25,758	1,191,285	1,191,285	25,758	0	42,897	68,654	2034
2035	76	1,006,098	0	23,663	0	197,066	26,015	1,226,827	1,226,827	26,015	0	44,269	70,285	2035
2036	77	1,066,464	0	23,900	0	174,732	26,275	1,265,096	1,265,096	26,275	0	45,686	71,961	2036
2037	78	1,130,451	0	24,139	0	151,689	26,538	1,306,279	1,306,279	26,538	0	47,148	73,686	2037
2038	79	1,198,278	0	24,380	0	127,919	26,803	1,350,578	1,350,578	26,803	0	48,657	75,460	2038
2039	80	1,270,175	0	24,624	0	103,406	27,071	1,398,205	1,398,205	27,071	0	50,214	77,285	2039
			0		0		234,213			234,213	0	641,082	875,295	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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).