

Showing a Cash Value Life Policy Based on Company Illustrations Function

09/20/2024 9:03 am EDT

On the View/Edit Death Benefit page there are unique ways that you can enter in the life insurance policies. Below is the step-by-step guideline for showing the cash value life policy based on company illustrations option.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit **Dynamic Mode**

Scenario: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA	1,032,800	0	0.00 %	0	0	0		
initial amount		2,800	130,000		900,000		1,032,800	0	0.00 %	75,000	0	75,000	end of 1	
bonus % w/bonus		0.00 %	0.00 %		0.00 %		0	0	0.00 %	76,500	0	76,500	end of 2	
		2,800	130,000		900,000		1,032,800	0	0.00 %	78,030	0	78,030	end of 3	
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0.00 %	0	75,000	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0.00 %	0	76,500	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0.00 %	0	78,030	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0.00 %	0	79,591	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	0.00 %	0	81,152	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	0.00 %	0	82,713	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	0.00 %	0	84,274	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	0.00 %	0	85,835	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	0.00 %	0	87,396	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	0.00 %	0	88,957	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	0.00 %	0	90,518	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	0.00 %	0	92,079	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	0.00 %	0	93,640	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	0.00 %	0	95,201	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	0.00 %	0	96,762	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	0.00 %	0	98,323	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	0.00 %	309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario:

Planning Horizon:

Year	Checking Account (3)		IRA (3)		Bnfl IRA (3)		Accounts Total	Planned Distribution	Percent Distribution	Wages (5)	i SS (5)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	60	1.00 %		6.00 %	IRA	4.00 %	1,032,800						
initial amount		2,800		130,000		900,000	0						
bonus %		0.00 %		0.00 %		0.00 %	0						
w/bonus		2,800		130,000		900,000	1,032,800						
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0.00 %	75,000	0	75,000
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0.00 %	76,500	0	76,500
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0.00 %	78,030	0	78,030
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0.00 %	79,591	0	79,591
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	0.00 %	0	31,435	31,435
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	0.00 %	0	32,441	32,441
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	0.00 %	0	33,479	33,479
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	0.00 %	0	34,550	34,550
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	0.00 %	0	35,656	35,656
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	0.00 %	0	36,797	36,797
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	0.00 %	0	37,974	37,974
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	0.00 %	0	39,190	39,190
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	0.00 %	0	40,444	40,444
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	0.00 %	0	41,738	41,738
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	0.00 %	0	43,074	43,074
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	0.00 %	0	44,452	44,452
			0		0		0				309,121	451,229	760,350

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation: [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

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

Orange backgrounds indicate hypothetical returns

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4		
<input type="checkbox"/> 5		
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

Step 4: Account Name: Type in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account
Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
5			
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24			

Select

Upload Death Benefit Spreadsheet ? Clear

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

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account
Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
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24			

Select

Upload Death Benefit Spreadsheet ? Clear

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

Step 6: Bonus: Type in the monetary number for the bonus.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

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 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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
5			
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23			

Select

Upload Death Benefit Spreadsheet Clear

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 Insurance

Initial account balance

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 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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
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Select

Upload Death Benefit Spreadsheet Clear

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 Insurance

Initial account balance

Hypothetical return 2.0 %

Bonus 4.0 %

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 **Set**

Risk level n/a

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
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Select

Upload Death Benefit Spreadsheet Clear

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

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 Insurance

Initial account balance

Hypothetical return 2.0 %

Bonus 4.0 %

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 Fixed Interest **Set**

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
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Select

Upload Death Benefit Spreadsheet Clear

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

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 Insurance

Initial account balance

Hypothetical return 2.0 %

Bonus 4.0 %

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 Fixed Interest Sel

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
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Select

Upload Death Benefit Spreadsheet Clear

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

Step 11: Show a Cash Value Life Policy based on company illustrations: Click on the radio button for the Show a Cash Value Life Policy based on company illustrations.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2.0 %

Bonus 4.0 %

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 Fixed Interest Sel

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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23			

Select

Upload Death Benefit Spreadsheet Clear

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

Step 12: Death Benefit Data: Enter the monetary amounts for the cash surrender value, income and benefit into the death benefit data table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2.0%

Bonus 4.0%

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 Fixed Interest Sel

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
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23			

Select

Upload Death Benefit Spreadsheet Clear

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

Step 13: Save: Click on the green save button underneath the manage account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Insurance

Initial account balance

Hypothetical return 2.0%

Bonus 4.0%

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 Fixed Interest Sel

Risk level Fixed Interest

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

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

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

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

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Request Additional Rider Remove Death Benefit

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1	500,000	100,000	2,000,000
2	500,000	100,000	2,000,000
3	500,000	100,000	2,000,000
4	500,000	125,000	2,000,000
5	500,000	125,000	2,000,000
6	500,000	125,000	2,000,000
7	500,000	150,000	2,000,000
8	500,000	150,000	2,000,000
9	500,000	150,000	2,000,000
10	500,000	175,000	2,000,000
11	500,000	175,000	2,000,000
12	500,000	175,000	2,000,000
13	500,000	185,000	2,000,000
14	500,000	185,000	2,000,000
15	500,000	185,000	2,000,000
16			
17			
18			
19			
20			
21			
22			
23			

Select

Upload Death Benefit Spreadsheet Clear

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

Step 14: Structured Income Plan: A new column should appear in the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years

Year	Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Planned Distribution	Percent Distribution	SS (5)		Total Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income				Wages (5)	(5)		
net return	1.00 %		6.00 %		4.00 %		2.00 %		1,032,800						
initial amount	2,800		130,000		900,000		900,000		0	Subtotal		Manage	Manage		
bonus %	0.00 %		0.00 %		0.00 %		4.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus	2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800	incomes		2.00 %	3.20 %		
end of 1	2,828	0	137,800	0	936,000	0	500,000	100,000	1,576,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	2,856	0	146,068	0	973,440	0	500,000	100,000	1,622,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	2,885	0	154,832	0	1,012,377	0	500,000	100,000	1,670,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	2,914	0	164,122	0	1,052,872	0	500,000	125,000	1,719,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	2,943	0	173,969	0	1,094,987	0	500,000	125,000	1,771,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	2,972	0	184,407	0	1,138,787	0	500,000	125,000	1,826,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	3,002	0	195,472	0	1,184,338	0	500,000	150,000	1,882,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	3,032	0	207,200	0	1,231,712	0	500,000	150,000	1,941,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,003,675	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,068,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,135,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,205,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,279,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,355,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,435,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
		0	330,245	0	1,685,682	0	0	0	2,205,000	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 15: Display Options: Click on the green display options subheading underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon 16 years

Year	Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Planned Distribution	Percent Distribution	SS (5)		Total Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income				Wages (5)	(5)		
net return	1.00 %		6.00 %		4.00 %		2.00 %		1,032,800						
initial amount	2,800		130,000		900,000		900,000		0	Subtotal		Manage	Manage		
bonus %	0.00 %		0.00 %		0.00 %		4.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus	2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800	incomes		2.00 %	3.20 %		
end of 1	2,828	0	137,800	0	936,000	0	500,000	100,000	1,576,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	2,856	0	146,068	0	973,440	0	500,000	100,000	1,622,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	2,885	0	154,832	0	1,012,377	0	500,000	100,000	1,670,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	2,914	0	164,122	0	1,052,872	0	500,000	125,000	1,719,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	2,943	0	173,969	0	1,094,987	0	500,000	125,000	1,771,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	2,972	0	184,407	0	1,138,787	0	500,000	125,000	1,826,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	3,002	0	195,472	0	1,184,338	0	500,000	150,000	1,882,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	3,032	0	207,200	0	1,231,712	0	500,000	150,000	1,941,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,003,675	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,068,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,135,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,205,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,279,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,355,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,435,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
		0	330,245	0	1,685,682	0	0	0	2,205,000	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 16: Column Display Options: Click on the green View Death Benefit Button in the Column Display Options table.

Column Display Options: [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [Hide Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

Accounts	Group 1	Group 2	Group 3	Group 4	Group 5
Checking Account (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bnfl IRA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wages (5)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (5)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

Accounts

Title	Color
Group 1: Accounts	<input type="text" value="Set"/>
Group 2	<input type="text" value="Set"/>
Group 3	<input type="text" value="Set"/>
Group 4	<input type="text" value="Set"/>
Group 5	<input type="text" value="Set"/>

Incomes

Title	Color
Group 1: Incomes	<input type="text" value="Set"/>
Group 2	<input type="text" value="Set"/>
Group 3	<input type="text" value="Set"/>
Group 4	<input type="text" value="Set"/>
Group 5	<input type="text" value="Set"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 17: Structured Income Plan: A new column should appear under the Life Insurance column displaying the premium.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Structured Income Planning

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

Scenario: [Show a Cash Value Life Policy Based on Company Illustrations](#)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year
net return	1.00 %	6.00 %	4.00 %	4.00 %	2.00 %	0.00 %	0.00 %	0.00 %	0.00 %	1,032,800	3,032,800						
initial amount	2,800	130,000	900,000	0	0	0	0	0	0	1,032,800	3,032,800						
bonus %	0.00 %	0.00 %	0.00 %	0.00 %	4.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0						
w/bonus	2,800	130,000	900,000	0	0	0	0	0	0	1,032,800	3,032,800						
end of 1	2,828	137,800	936,000	0	500,000	100,000	500,000	100,000	2,000,000	1,576,628	3,076,628	100,000	9.68 %	75,000	0	175,000	end of 1
end of 2	2,856	146,068	973,440	0	500,000	100,000	500,000	100,000	2,000,000	1,622,364	3,122,364	100,000	6.34 %	76,500	0	176,500	end of 2
end of 3	2,885	154,832	1,012,377	0	500,000	100,000	500,000	100,000	2,000,000	1,670,094	3,170,094	100,000	6.16 %	78,030	0	178,030	end of 3
end of 4	2,914	164,122	1,052,872	0	500,000	125,000	500,000	125,000	2,000,000	1,719,908	3,219,908	125,000	7.49 %	79,591	0	204,591	end of 4
end of 5	2,943	173,969	1,094,987	0	500,000	125,000	500,000	125,000	2,000,000	1,771,900	3,271,900	125,000	7.27 %	0	31,435	156,435	end of 5
end of 6	2,972	184,407	1,138,787	0	500,000	125,000	500,000	125,000	2,000,000	1,826,166	3,326,166	125,000	7.06 %	0	32,441	157,441	end of 6
end of 7	3,002	195,472	1,184,338	0	500,000	150,000	500,000	150,000	2,000,000	1,882,812	3,382,812	150,000	8.21 %	0	33,479	183,479	end of 7
end of 8	3,032	207,200	1,231,712	0	500,000	150,000	500,000	150,000	2,000,000	1,941,944	3,441,944	150,000	7.97 %	0	34,550	184,550	end of 8
end of 9	3,062	219,632	1,280,980	0	500,000	150,000	500,000	150,000	2,000,000	2,003,675	3,503,674	150,000	7.73 %	0	35,656	185,656	end of 9
end of 10	3,093	232,810	1,332,219	0	500,000	175,000	500,000	175,000	2,000,000	2,068,122	3,568,122	175,000	8.73 %	0	36,797	211,797	end of 10
end of 11	3,124	246,779	1,385,508	0	500,000	175,000	500,000	175,000	2,000,000	2,135,410	3,635,410	175,000	8.46 %	0	37,974	212,974	end of 11
end of 12	3,155	261,585	1,440,928	0	500,000	175,000	500,000	175,000	2,000,000	2,205,669	3,705,669	175,000	8.20 %	0	39,190	214,190	end of 12
end of 13	3,187	277,280	1,498,565	0	500,000	185,000	500,000	185,000	2,000,000	2,279,032	3,779,032	185,000	8.39 %	0	40,444	225,444	end of 13
end of 14	3,219	293,917	1,558,508	0	500,000	185,000	500,000	185,000	2,000,000	2,355,644	3,855,644	185,000	8.12 %	0	41,738	226,738	end of 14
end of 15	3,251	311,552	1,620,848	0	500,000	185,000	500,000	185,000	2,000,000	2,435,651	3,935,651	185,000	7.85 %	0	43,074	228,074	end of 15
end of 16	3,283	330,245	1,685,682	0	0	0	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
										2,205,000	2,205,000	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 18: 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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year	Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year		
	Account	Income	Account	Income	Account	Income	Account	Income										
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	2.00 %	0.00 %	cash value	1,032,800	0	Subtotal of account incomes					
initial amount		2,800		130,000		900,000		0	0.00 %	0	0	0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %	0.00 %	0	0	0	Manage Infl Factor	2.00 %	Manage Infl Factor	3.20 %		
		2,800		130,000		900,000		0	2,000,000	1,032,800	3,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100.00	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100.00	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100.00	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125.00	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125.00	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125.00	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150.00	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150.00	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150.00	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175.00	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175.00	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175.00	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185.00	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185.00	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185.00	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	0	0	0	0	2,205,000	2,205,000	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 19: 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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year	Checking Account (3)		IRA (3)		Bnfl IRA (3)		Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year		
	Account	Income	Account	Income	Account	Income	Account	Income										
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	2.00 %	0.00 %	cash value	1,032,800	0	Subtotal of account incomes					
initial amount		2,800		130,000		900,000		0	0.00 %	0	0	0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		4.00 %	0.00 %	0	0	0	Infl Factor	2.00 %	Infl Factor	3.20 %		
		2,800		130,000		900,000		0	2,000,000	1,032,800	3,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100.00	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100.00	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100.00	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125.00	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125.00	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125.00	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150.00	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150.00	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150.00	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175.00	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175.00	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175.00	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185.00	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185.00	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185.00	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16
			0	330,245	0	1,685,682	0	0	0	0	2,205,000	2,205,000	2,205,000		309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 20: 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: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA	2.00 %	0.00 %	0.00 %	1,032,800	3,032,800	Subtotal of account incomes						
initial amount		2,800	130,000	900,000	0	0	0	0	0	0	0							
bonus % w/bonus		2,800	130,000	900,000	0	0	0	0	0	1,032,800	3,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100.00	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100.00	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100.00	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125.00	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125.00	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125.00	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150.00	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150.00	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150.00	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175.00	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175.00	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175.00	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185.00	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185.00	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185.00	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16	
										2,205,000		2,205,000			309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 21: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Show a Cash Value Life Policy Based on Company Illustrations

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (5)	SS (5)	Total Income	Year	
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA	2.00 %	0.00 %	0.00 %	1,032,800	3,032,800	Subtotal of account incomes						
initial amount		2,800	130,000	900,000	0	0	0	0	0	0	0							
bonus % w/bonus		2,800	130,000	900,000	0	0	0	0	0	1,032,800	3,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	500,000	100,000	2,000,000	1,576,628	3,076,628	100.00	9.68 %	75,000	0	175,000	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	500,000	100,000	2,000,000	1,622,364	3,122,364	100.00	6.34 %	76,500	0	176,500	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	500,000	100,000	2,000,000	1,670,094	3,170,094	100.00	6.16 %	78,030	0	178,030	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	500,000	125,000	2,000,000	1,719,908	3,219,908	125.00	7.49 %	79,591	0	204,591	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	500,000	125,000	2,000,000	1,771,900	3,271,900	125.00	7.27 %	0	31,435	156,435	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	500,000	125,000	2,000,000	1,826,166	3,326,166	125.00	7.06 %	0	32,441	157,441	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	500,000	150,000	2,000,000	1,882,812	3,382,812	150.00	8.21 %	0	33,479	183,479	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	500,000	150,000	2,000,000	1,941,944	3,441,944	150.00	7.97 %	0	34,550	184,550	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	500,000	150,000	2,000,000	2,003,675	3,503,674	150.00	7.73 %	0	35,656	185,656	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	500,000	175,000	2,000,000	2,068,122	3,568,122	175.00	8.73 %	0	36,797	211,797	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	500,000	175,000	2,000,000	2,135,410	3,635,410	175.00	8.46 %	0	37,974	212,974	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	500,000	175,000	2,000,000	2,205,669	3,705,669	175.00	8.20 %	0	39,190	214,190	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	500,000	185,000	2,000,000	2,279,032	3,779,032	185.00	8.39 %	0	40,444	225,444	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	500,000	185,000	2,000,000	2,355,644	3,855,644	185.00	8.12 %	0	41,738	226,738	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	500,000	185,000	2,000,000	2,435,651	3,935,651	185.00	7.85 %	0	43,074	228,074	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	0	0	2,019,211	2,019,211	0	0.00 %	0	44,452	44,452	end of 16	
										2,205,000		2,205,000			309,121	451,229	2,965,350	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@plancout.com.