

Setting Up Annual Fixed Savings Deposits for a Checking/Savings Account

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Within SIPS, there are multiple ways to show a deposit going into an account. This article focuses on how to deposit into a High Yield Savings Account (HYSA) using the Annual Fixed Savings function. You will learn three ways to enter your deposit: Pick Years, Start Years for Rest of Plan, and Start Year for X Years. We will start at the Structured Income Planning landing page.

Step 1: Manage: Click on the green manage button within the column for the HYSA account.

Structured Income Planning

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

Scenario: Setting Up Annual Fixed Savings Deposits for a Checking/Savings Account

Planning Horizon: 32 years

Accounts: HYSA

Incomes

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	56	3.50 %								
initial amount		15,000		15,000	Subtotal of account		Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0			3.00 %	2.80 %		
w/bonus		15,000	Manage	15,000						
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1
end of 2	57	16,068	0	16,068	0	0.00 %	128,750	0	128,750	end of 2
end of 3	58	16,631	0	16,631	0	0.00 %	132,612	0	132,612	end of 3
end of 4	59	17,213	0	17,213	0	0.00 %	136,591	0	136,591	end of 4
end of 5	60	17,815	0	17,815	0	0.00 %	140,689	0	140,689	end of 5
end of 6	61	18,439	0	18,439	0	0.00 %	144,909	0	144,909	end of 6
end of 7	62	19,084	0	19,084	0	0.00 %	149,257	0	149,257	end of 7
end of 8	63	19,752	0	19,752	0	0.00 %	153,734	0	153,734	end of 8
end of 9	64	20,443	0	20,443	0	0.00 %	158,346	0	158,346	end of 9
end of 10	65	21,159	0	21,159	0	0.00 %	163,097	0	163,097	end of 10
end of 11	66	21,900	0	21,900	0	0.00 %	167,989	0	167,989	end of 11
end of 12	67	22,666	0	22,666	0	0.00 %	173,029	0	173,029	end of 12
end of 13	68	23,459	0	23,459	0	0.00 %	178,220	0	178,220	end of 13
end of 14	69	24,280	0	24,280	0	0.00 %	183,567	0	183,567	end of 14
end of 15	70	25,130	0	25,130	0	0.00 %	0	29,933	29,933	end of 15
end of 16	71	26,010	0	26,010	0	0.00 %	0	30,771	30,771	end of 16
end of 17	72	26,920	0	26,920	0	0.00 %	0	31,633	31,633	end of 17
end of 18	73	27,862	0	27,862	0	0.00 %	0	32,518	32,518	end of 18
end of 19	74	28,837	0	28,837	0	0.00 %	0	33,429	33,429	end of 19
end of 20	75	29,847	0	29,847	0	0.00 %	0	34,365	34,365	end of 20
end of 21	76	30,891	0	30,891	0	0.00 %	0	35,327	35,327	end of 21
end of 22	77	31,973	0	31,973	0	0.00 %	0	36,316	36,316	end of 22
end of 23	78	33,092	0	33,092	0	0.00 %	0	37,333	37,333	end of 23
end of 24	79	34,250	0	34,250	0	0.00 %	0	38,379	38,379	end of 24
end of 25	80	35,449	0	35,449	0	0.00 %	0	39,453	39,453	end of 25
end of 26	81	36,689	0	36,689	0	0.00 %	0	40,558	40,558	end of 26
end of 27	82	37,973	0	37,973	0	0.00 %	0	41,693	41,693	end of 27
end of 28	83	39,303	0	39,303	0	0.00 %	0	42,861	42,861	end of 28
end of 29	84	40,678	0	40,678	0	0.00 %	0	44,061	44,061	end of 29
end of 30	85	42,102	0	42,102	0	0.00 %	0	45,295	45,295	end of 30
end of 31	86	43,575	0	43,575	0	0.00 %	0	46,563	46,563	end of 31
end of 32	87	45,101	0	45,101	0	0.00 %	0	47,867	47,867	end of 32
				0	0		2,135,790	688,355	2,824,145	

Option A: Pick Years: \$5,000 for years 2 through 6

Step A1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.

The screenshot shows the 'Manage Account' interface with the following details:

- Account name: HYSA
- Initial account balance: \$15,000
- Hypothetical return: 3.5%
- Bonus: 0.0%
- Tax calculation option: Tax Growth Only (NQ Interest)
- Asset plan allocation: Conservative - max 10.0%
- Risk level: Conservative
- Account owner: John
- Account type: Other
- Based on: John's age
- Number of months of payout in first year: 12.0

In the 'Structured Income Type' section, the 'Annual Savings' radio button is selected and highlighted with a red box. A red arrow points to this button from the left. The 'ADD INCOME' section on the right includes buttons for 'Pick year(s)', 'Start year for rest of plan', 'Start year for X years', 'Pick year(s) to remove', and 'Remove year to end of plan'. The 'Income Data' table on the far right shows a list of years from 1 to 24.

Step A2: Annual Fixed Savings Textbox: Enter the monetary amount. SIPS does not recognize the dollar sign; it only accepts numbers with or without commas. For example: 5,000; 5000; -5,000; or -5000.

This screenshot is identical to the one above, but with the 'Annual fixed savings' radio button selected. A red box highlights the radio button, and a red arrow points to the empty text input field next to it, indicating where the monetary amount should be entered.

Step A3: Income Data: Click on Years 2 through 6.

Manage Account

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

Account name: HYSA

Initial account balance: \$15,000

Hypothetical return: 3.5 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Growth Only (NQ Interest)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Conservative - max 10.0%

Risk level: Conservative

Account owner: John

Account type: Other

Add an income rider

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 5,000

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		
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22		
23		
24		

Step A4: Pick Year(s): Click on the green Pick Year(s) button.

Manage Account

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

Account name: HYSA

Initial account balance: \$15,000

Hypothetical return: 3.5 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Growth Only (NQ Interest)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Conservative - max 10.0%

Risk level: Conservative

Account owner: John

Account type: Other

Add an income rider

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 5,000

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		
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Step A5: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.

The screenshot shows the 'Manage Account' interface. On the right side, there is an 'Income Data' table with columns for 'Year', 'Income', and 'Variable'. The table contains the following data:

Year	Income	Variable
1		
2	savings	5,000
3	savings	5,000
4	savings	5,000
5	savings	5,000
6	savings	5,000
7		
8		
9		
10		
11		
12		
13		
14		
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16		
17		
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21		
22		
23		
24		

A red box highlights the 'savings' entries in the 'Income' column for years 2 through 6. A red arrow points from the 'ADD INCOME' section towards the table.

Step A6: Save: Click the green Save button underneath the Manage Account heading.

This screenshot is identical to the previous one, but with a red arrow pointing to the 'Save' button located at the top left of the 'Manage Account' heading.

Step A7: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page.

Take note of the changes made to the account.

Structured Income Planning

Scenario: Setting Up Annual Fixed Savings Deposits for a Checking/Savings Account

Planning Horizon: 32 years

Accounts: HYSA

Incomes:

Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	56	3.50 %		15,000						
initial amount		15,000		15,000	Subtotal of account incomes		Manage	Manage		
bonus % w/bonus		0.00 %		0			Infl Factor	Infl Factor		
		15,000	Manage	15,000			3.00 %	2.80 %		
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1
end of 2	57	21,068	(5,000)	21,068	(5,000)	-32.21 %	128,750	0	123,750	end of 2
end of 3	58	26,806	(5,000)	26,806	(5,000)	-23.73 %	132,612	0	127,612	end of 3
end of 4	59	32,744	(5,000)	32,744	(5,000)	-18.65 %	136,591	0	131,591	end of 4
end of 5	60	38,890	(5,000)	38,890	(5,000)	-15.27 %	140,689	0	135,689	end of 5
end of 6	61	45,251	(5,000)	45,251	(5,000)	-12.86 %	144,909	0	139,909	end of 6
end of 7	62	46,835	0	46,835	0	0.00 %	149,257	0	149,257	end of 7
end of 8	63	48,474	0	48,474	0	0.00 %	153,734	0	153,734	end of 8
end of 9	64	50,171	0	50,171	0	0.00 %	158,346	0	158,346	end of 9
end of 10	65	51,927	0	51,927	0	0.00 %	163,097	0	163,097	end of 10
end of 11	66	53,744	0	53,744	0	0.00 %	167,989	0	167,989	end of 11
end of 12	67	55,625	0	55,625	0	0.00 %	173,029	0	173,029	end of 12
end of 13	68	57,572	0	57,572	0	0.00 %	178,220	0	178,220	end of 13
end of 14	69	59,587	0	59,587	0	0.00 %	183,567	0	183,567	end of 14
end of 15	70	61,673	0	61,673	0	0.00 %	0	29,933	29,933	end of 15
end of 16	71	63,831	0	63,831	0	0.00 %	0	30,771	30,771	end of 16
end of 17	72	66,065	0	66,065	0	0.00 %	0	31,633	31,633	end of 17
end of 18	73	68,378	0	68,378	0	0.00 %	0	32,518	32,518	end of 18
end of 19	74	70,771	0	70,771	0	0.00 %	0	33,429	33,429	end of 19
end of 20	75	73,248	0	73,248	0	0.00 %	0	34,365	34,365	end of 20
end of 21	76	75,811	0	75,811	0	0.00 %	0	35,327	35,327	end of 21
end of 22	77	78,465	0	78,465	0	0.00 %	0	36,316	36,316	end of 22
end of 23	78	81,211	0	81,211	0	0.00 %	0	37,333	37,333	end of 23
end of 24	79	84,053	0	84,053	0	0.00 %	0	38,379	38,379	end of 24
end of 25	80	86,995	0	86,995	0	0.00 %	0	39,453	39,453	end of 25
end of 26	81	90,040	0	90,040	0	0.00 %	0	40,558	40,558	end of 26
end of 27	82	93,192	0	93,192	0	0.00 %	0	41,693	41,693	end of 27
end of 28	83	96,453	0	96,453	0	0.00 %	0	42,861	42,861	end of 28
end of 29	84	99,829	0	99,829	0	0.00 %	0	44,061	44,061	end of 29
end of 30	85	103,323	0	103,323	0	0.00 %	0	45,295	45,295	end of 30
end of 31	86	106,939	0	106,939	0	0.00 %	0	46,563	46,563	end of 31
end of 32	87	110,682	0	110,682	0	0.00 %	0	47,867	47,867	end of 32
		(25,000)		(25,000)			2,135,790	688,355	2,799,145	

Option B: Start Years for Rest of Plan: \$5,000 starting in year 4

Step B1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.

Manage Account

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider: **Annual Savings**

Number of months of payout in first year: **12.0**
 Enter manual payout:

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

ADD INCOME

OR

OR

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

Step B2: Annual Fixed Savings Textbox: Enter the monetary amount.

Manage Account

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider: **Annual Savings**

Number of months of payout in first year: **12.0**
 Enter manual payout:

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

ADD INCOME

OR

OR

Annual Savings

Annual fixed savings

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

Step B3: Income Data: Click on Year 4.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
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21		
22		
23		
24		

Step B4: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

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

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

Step B5: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.

Manage Account

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

Account name: **HYSA**

Initial account balance: **\$15,000**

Hypothetical return: **3.5%**

Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**

Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Year	Income	Variable
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4	savings	5,000
<input type="checkbox"/> 5	savings	5,000
<input type="checkbox"/> 6	savings	5,000
<input type="checkbox"/> 7	savings	5,000
<input type="checkbox"/> 8	savings	5,000
<input type="checkbox"/> 9	savings	5,000
<input type="checkbox"/> 10	savings	5,000
<input type="checkbox"/> 11	savings	5,000
<input type="checkbox"/> 12	savings	5,000
<input type="checkbox"/> 13	savings	5,000
<input type="checkbox"/> 14	savings	5,000
<input type="checkbox"/> 15	savings	5,000
<input type="checkbox"/> 16	savings	5,000
<input type="checkbox"/> 17	savings	5,000
<input type="checkbox"/> 18	savings	5,000
<input type="checkbox"/> 19	savings	5,000
<input type="checkbox"/> 20	savings	5,000
<input type="checkbox"/> 21	savings	5,000
<input type="checkbox"/> 22	savings	5,000
<input type="checkbox"/> 23	savings	5,000
<input type="checkbox"/> 24	savings	5,000

Request Additional Rider Remove Income Rider

Step B6: Save: Click the green Save button underneath the Manage Account heading.

Manage Account

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

Account name: **HYSA**

Initial account balance: **\$15,000**

Hypothetical return: **3.5%**

Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**

Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Year	Income	Variable
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4	savings	5,000
<input type="checkbox"/> 5	savings	5,000
<input type="checkbox"/> 6	savings	5,000
<input type="checkbox"/> 7	savings	5,000
<input type="checkbox"/> 8	savings	5,000
<input type="checkbox"/> 9	savings	5,000
<input type="checkbox"/> 10	savings	5,000
<input type="checkbox"/> 11	savings	5,000
<input type="checkbox"/> 12	savings	5,000
<input type="checkbox"/> 13	savings	5,000
<input type="checkbox"/> 14	savings	5,000
<input type="checkbox"/> 15	savings	5,000
<input type="checkbox"/> 16	savings	5,000
<input type="checkbox"/> 17	savings	5,000
<input type="checkbox"/> 18	savings	5,000
<input type="checkbox"/> 19	savings	5,000
<input type="checkbox"/> 20	savings	5,000
<input type="checkbox"/> 21	savings	5,000
<input type="checkbox"/> 22	savings	5,000
<input type="checkbox"/> 23	savings	5,000
<input type="checkbox"/> 24	savings	5,000

Request Additional Rider Remove Income Rider

Step B7: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page. Take note of the changes made to the account.

Structured Income Planning

Scenario:

Planning Horizon		Accounts		Incomes							
32 years		HYSA									
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year	
net return	56	3.50 %									
initial amount		15,000		15,000	Subtotal						
bonus %		0.00 %		0	of account						
w/bonus		15,000	Manage	15,000	incomes		Manage	Manage			
							Infl Factor	Infl Factor			
							3.00 %	2.80 %			
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1	
end of 2	57	16,068	0	16,068	0	0.00 %	128,750	0	128,750	end of 2	
end of 3	58	16,631	0	16,631	0	0.00 %	132,612	0	132,612	end of 3	
end of 4	59	22,213	(5,000)	22,213	(5,000)	-30.06 %	136,591	0	131,591	end of 4	
end of 5	60	27,990	(5,000)	27,990	(5,000)	-22.51 %	140,689	0	135,689	end of 5	
end of 6	61	33,970	(5,000)	33,970	(5,000)	-17.86 %	144,909	0	139,909	end of 6	
end of 7	62	40,159	(5,000)	40,159	(5,000)	-14.72 %	149,257	0	144,257	end of 7	
end of 8	63	46,564	(5,000)	46,564	(5,000)	-12.45 %	153,734	0	148,734	end of 8	
end of 9	64	53,194	(5,000)	53,194	(5,000)	-10.74 %	158,346	0	153,346	end of 9	
end of 10	65	60,056	(5,000)	60,056	(5,000)	-9.40 %	163,097	0	158,097	end of 10	
end of 11	66	67,158	(5,000)	67,158	(5,000)	-8.32 %	167,989	0	162,989	end of 11	
end of 12	67	74,508	(5,000)	74,508	(5,000)	-7.44 %	173,029	0	168,029	end of 12	
end of 13	68	82,116	(5,000)	82,116	(5,000)	-6.71 %	178,220	0	173,220	end of 13	
end of 14	69	89,990	(5,000)	89,990	(5,000)	-6.09 %	183,567	0	178,567	end of 14	
end of 15	70	98,140	(5,000)	98,140	(5,000)	-5.56 %	0	29,933	24,933	end of 15	
end of 16	71	106,575	(5,000)	106,575	(5,000)	-5.09 %	0	30,771	25,771	end of 16	
end of 17	72	115,305	(5,000)	115,305	(5,000)	-4.69 %	0	31,633	26,633	end of 17	
end of 18	73	124,341	(5,000)	124,341	(5,000)	-4.34 %	0	32,518	27,518	end of 18	
end of 19	74	133,693	(5,000)	133,693	(5,000)	-4.02 %	0	33,429	28,429	end of 19	
end of 20	75	143,372	(5,000)	143,372	(5,000)	-3.74 %	0	34,365	29,365	end of 20	
end of 21	76	153,390	(5,000)	153,390	(5,000)	-3.49 %	0	35,327	30,327	end of 21	
end of 22	77	163,759	(5,000)	163,759	(5,000)	-3.26 %	0	36,316	31,316	end of 22	
end of 23	78	174,490	(5,000)	174,490	(5,000)	-3.05 %	0	37,333	32,333	end of 23	
end of 24	79	185,597	(5,000)	185,597	(5,000)	-2.86 %	0	38,379	33,379	end of 24	
end of 25	80	197,093	(5,000)	197,093	(5,000)	-2.69 %	0	39,453	34,453	end of 25	
end of 26	81	208,991	(5,000)	208,991	(5,000)	-2.54 %	0	40,558	35,558	end of 26	
end of 27	82	221,306	(5,000)	221,306	(5,000)	-2.39 %	0	41,693	36,693	end of 27	
end of 28	83	234,052	(5,000)	234,052	(5,000)	-2.26 %	0	42,861	37,861	end of 28	
end of 29	84	247,244	(5,000)	247,244	(5,000)	-2.14 %	0	44,061	39,061	end of 29	
end of 30	85	260,897	(5,000)	260,897	(5,000)	-2.02 %	0	45,295	40,295	end of 30	
end of 31	86	275,028	(5,000)	275,028	(5,000)	-1.92 %	0	46,563	41,563	end of 31	
end of 32	87	289,654	(5,000)	289,654	(5,000)	-1.82 %	0	47,867	42,867	end of 32	
		(145,000)		(145,000)			2,135,790	688,355	2,679,145		

Option C: Start Year for X Years: \$5,000 for 10 years starting at year 3

Step C1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.

Manage Account

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider: **Annual Savings**

Number of months of payout in first year: **12.0**
 Enter manual payout:

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

ADD INCOME

OR

OR

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

Step C2: Annual Fixed Savings Textbox: Enter the monetary amount.

Manage Account

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

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

Select income rider: **Annual Savings**

Number of months of payout in first year: **12.0**
 Enter manual payout:

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

ADD INCOME

OR

OR

Annual Savings

Annual fixed savings

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

Step C3: Income Data: Click on Year 3.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5%**
 Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain) %
 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
 OR

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

Step C4: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in how many years you would like the monetary amount to be distributed.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5%**
 Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain) %
 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
 3
 OR

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

Step C5: Start Year of X Years: Click on the green button Start Year for X Years.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5%**
 Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain) %
 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

 OR
 Start year for X years

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

Step C6: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.

Manage Account

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

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5%**
 Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%** Sel

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain) %
 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

 OR
 Start year for X years

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

Step C7: Save: Click the green Save button underneath the Manage Account heading.

Manage Account

Account name: **HYSA**
 Initial account balance: **\$15,000**
 Hypothetical return: **3.5%**
 Bonus: **0.0%**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

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

Asset plan allocation: **Conservative - max 10.0%**

Risk level: **Conservative**

Account owner: **John**
 Account type: **Other**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Income Data			
	Year	Income	Variable
<input type="checkbox"/>	1		
<input type="checkbox"/>	2		
<input type="checkbox"/>	3	savings	5,000
<input type="checkbox"/>	4	savings	5,000
<input type="checkbox"/>	5	savings	5,000
<input type="checkbox"/>	6	savings	5,000
<input type="checkbox"/>	7	savings	5,000
<input type="checkbox"/>	8	savings	5,000
<input type="checkbox"/>	9	savings	5,000
<input type="checkbox"/>	10	savings	5,000
<input type="checkbox"/>	11	savings	5,000
<input type="checkbox"/>	12	savings	5,000
<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 C8: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page. Take note of the changes made to the account.

Structured Income Planning

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

Scenario: Setting Up Annual Fixed Savings Deposits for a Checking/Savings Account

Planning Horizon		Accounts				Incomes				
32 years		HYSA								
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	56	3.50 %								
initial amount		15,000		15,000	Subtotal		Manage	Manage		
bonus %		0.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus		15,000	Manage	15,000	incomes		3.00 %	2.80 %		
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1
end of 2	57	16,068	0	16,068	0	0.00 %	128,750	0	128,750	end of 2
end of 3	58	16,631	0	16,631	0	0.00 %	132,612	0	132,612	end of 3
end of 4	59	22,213	(5,000)	22,213	(5,000)	-30.06 %	136,591	0	131,591	end of 4
end of 5	60	27,990	(5,000)	27,990	(5,000)	-22.51 %	140,689	0	135,689	end of 5
end of 6	61	33,970	(5,000)	33,970	(5,000)	-17.86 %	144,909	0	139,909	end of 6
end of 7	62	40,159	(5,000)	40,159	(5,000)	-14.72 %	149,257	0	144,257	end of 7
end of 8	63	46,564	(5,000)	46,564	(5,000)	-12.45 %	153,734	0	148,734	end of 8
end of 9	64	53,194	(5,000)	53,194	(5,000)	-10.74 %	158,346	0	153,346	end of 9
end of 10	65	60,056	(5,000)	60,056	(5,000)	-9.40 %	163,097	0	158,097	end of 10
end of 11	66	67,158	(5,000)	67,158	(5,000)	-8.32 %	167,989	0	162,989	end of 11
end of 12	67	74,508	(5,000)	74,508	(5,000)	-7.44 %	173,029	0	168,029	end of 12
end of 13	68	82,116	(5,000)	82,116	(5,000)	-6.71 %	178,220	0	173,220	end of 13
end of 14	69	89,990	(5,000)	89,990	(5,000)	-6.09 %	183,567	0	178,567	end of 14
end of 15	70	98,140	(5,000)	98,140	(5,000)	-5.56 %	0	29,933	24,933	end of 15
end of 16	71	106,575	(5,000)	106,575	(5,000)	-5.09 %	0	30,771	25,771	end of 16
end of 17	72	115,305	(5,000)	115,305	(5,000)	-4.69 %	0	31,633	26,633	end of 17
end of 18	73	124,341	(5,000)	124,341	(5,000)	-4.34 %	0	32,518	27,518	end of 18
end of 19	74	133,693	(5,000)	133,693	(5,000)	-4.02 %	0	33,429	28,429	end of 19
end of 20	75	143,372	(5,000)	143,372	(5,000)	-3.74 %	0	34,365	29,365	end of 20
end of 21	76	153,390	(5,000)	153,390	(5,000)	-3.49 %	0	35,327	30,327	end of 21
end of 22	77	163,759	(5,000)	163,759	(5,000)	-3.26 %	0	36,316	31,316	end of 22
end of 23	78	174,490	(5,000)	174,490	(5,000)	-3.05 %	0	37,333	32,333	end of 23
end of 24	79	185,597	(5,000)	185,597	(5,000)	-2.86 %	0	38,379	33,379	end of 24
end of 25	80	197,093	(5,000)	197,093	(5,000)	-2.69 %	0	39,453	34,453	end of 25
end of 26	81	208,991	(5,000)	208,991	(5,000)	-2.54 %	0	40,558	35,558	end of 26
end of 27	82	221,306	(5,000)	221,306	(5,000)	-2.39 %	0	41,693	36,693	end of 27
end of 28	83	234,052	(5,000)	234,052	(5,000)	-2.26 %	0	42,861	37,861	end of 28
end of 29	84	247,244	(5,000)	247,244	(5,000)	-2.14 %	0	44,061	39,061	end of 29
end of 30	85	260,897	(5,000)	260,897	(5,000)	-2.02 %	0	45,295	40,295	end of 30
end of 31	86	275,028	(5,000)	275,028	(5,000)	-1.92 %	0	46,563	41,563	end of 31
end of 32	87	289,654	(5,000)	289,654	(5,000)	-1.82 %	0	47,867	42,867	end of 32
		(145,000)		(145,000)			2,135,790	688,355	2,679,145	

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