Withdrawing from a Checking/Savings Account Using the Annual Fixed Savings Function

11/08/2024 1:14 pm EST

There are different ways to show withdraws into an existing checking/savings account from the structured income planning page. Below is the step-by-step guideline for withdrawing money from an existing checking/savings account using the annual fixed savings function.

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.

IENT DASHBO	ARD STR	UCTURED INCOM	AE PLANNING	CASH FLC	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH 0	RAPHS R	EPORTS T
truct	ured l	ncome	Plar	nina							
it Dynami			o i iui	innig							
Dynami	c Mode										
enario wit	hdrawing Che	cking/Savings	Account Ann	ual Fived Savi	ings		~				
	nuruning one	oking/ournigo	Account Ann	dui i ixed outi	ingo						
			Acco	unts	×						
nning	20 years 🗸		RA	Checkin	g/Savings			Inco	mes 7	1	
izon	г –				g, ourniga	Accounts	Planned			Total	
Year		Account	Income	Account	Income	Total	Distribution	Wages	SS	Income	Year
net return tial amount	63	4.00 % 1,000,000	IRA	0.01 %		1,247,000	Subtotal				
bonus %		0.00 %		0.00 %		1,247,000	of account	Infl Factor	Infl Factor		
w/bonus		1,000,000		247,000		1,247,000	incomes	3.20 %	3.20 %		
end of 1	64	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	247,049	0	1,328,649	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	247,074	0	1,371,938	0	0	53,342	53,342	end of 3
end of 4	67	1,169,858	0	247,099	0	1,416,957	0	0	55,049	55,049	end of 4
end of 5	68	1,216,653	0	247,124	0	1,463,776	0	0	56,811	56,811	end of 5
end of 6	69	1,265,319	0	247,148	0	1,512,467	0	0	58,628	58,628	end of 6
end of 7	70	1,315,931	0	247,173	0	1,563,104	0	0	60,505	60,505	end of 7
end of 8	71	1,368,569	0	247,198	0	1,615,766	0	0	62,441	62,441	end of 8
end of 9	72	1,423,311	0	247,222	0	1,670,534	0	0	64,439	64,439	end of 9
end of 10	73	1,480,244	0	247,247	0	1,727,491	0	0	66,501	66,501	end of 10
end of 11 end of 12	74 75	1,539,454 1,601,032	0	247,272 247,297	0	1,786,725	0	0	68,629 70,825	68,629 70,825	end of 11 end of 12
end of 13	76	1,665,073	0	247,297	0	1,848,328 1,912,394	0	0	73,091	73,091	end of 12 end of 13
end of 14	77	1,731,676	0	247,346	0	1,979,022	0	0	75,430	75,430	end of 13 end of 14
end of 15	78	1,800,943	0	247,340	0	2,048,314	0	0	77,844	77,844	end of 15
end of 16	79	1,872,980	0	247,396	0	2,120,376	0	0	80,335	80,335	end of 16
end of 17	80	1,947,900	0	247,420	0	2,195,320	ŏ	0	82,906	82,906	end of 17
end of 18	81	2,025,815	0	247,445	0	2,273,260	0	0	85,559	85,559	end of 18
end of 19	82	2,106,848	0	247,470	0	2,354,318	0	0	88,297	88,297	end of 19
end of 20	83	2,191,122	0	247,495	0	2,438,616	0	0	91,122	91,122	end of 20
	60		0		0		0	355,600	1,271,752	1,627,352	
Orongo h	ckarounds in	dicate hypothe	tical returns								

Step 2: Manage: Click on the green manage button within the column for the checking/savings account.

												YOUR CASE LIST SETTINGS
												PREPARED BY
												INITIAL PLAN DATE
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS T	TOOLS REVISED PLAN DATE
Struct	urod l	ncom		nina								
Edit Save C	Cancel Add	Account Add	d Income A	dd Inc Tax 🖌	Add Taiget	Edit or Add So	enario Disp	olay Options				
Scenario With	hdrawing Che	cking/Savings	Account Ann	nual Fixed Sav	rings		~					
			Acco	ounts	<u> </u>							
Planning Horizon	20 years ~		IRA	Checkin	ng/Savings			Inco	mes 📈			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %								
initial amount		1,000,000		247,000		1,247,000	Subtotal	Manage	Manage			
bonus %		0.00 %		% 00.0		0	of account	Infl Factor	Infl Factor	×		
w/bonus end of 1	64	1,000,000	Manage 0	247,000 247.025	Manage 0	1,247,000	incomes 0	3.20 %	3.20 %	175.000	end of 1	
end of 1	65	1,040,000	0	247,025	0	1,328,649	0	1/5,000	0	1/5,000	end of 1 end of 2	
end of 3	66	1,124,864	ő	247,074	ő	1,371,938	ő	0	53,342	53,342	end of 3	
end of 4	67	1,169,858	0	247,099	0	1,416,957	0	0	55,049	55,049	end of 4	
end of 5	68	1,216,653	0	247,124	0	1,463,776	0	0	56,811	56,811	end of 5	
end of 6	69	1,265,319	0	247,148	0	1,512,467	0	0	58,628	58,628	end of 6	
end of 7	70	1,315,931	0	247,173	0	1,563,104	0	0	60,505	60,505	end of 7	
end of 8	71	1,368,569	0	247,198	0	1,615,766	0	0	62,441	62,441	end of 8	
end of 9 end of 10	72 73	1,423,311 1,480,244	0	247,222 247,247	0	1,670,534 1,727,491	0	0	64,439 66,501	64,439 66,501	end of 9 end of 10	
end of 10 end of 11	73	1,480,244	0	247,247	0	1,727,491	0	0	68,629	68,629	end of 10 end of 11	
end of 11 end of 12	74	1,539,454	0	247,272	0	1,786,725	0	0	70,825	70,825	end of 11 end of 12	
end of 13	76	1,665,073	0	247,321	0	1,912,394	o o	0	73,091	73,091	end of 12	
end of 14	77	1,731,676	0	247,346	0	1,979,022	0	0	75,430	75,430	end of 14	
end of 15	78	1,800,943	0	247,371	0	2,048,314	0	0	77,844	77,844	end of 15	
end of 16	79	1,872,980	0	247,396	0	2,120,376	0	0	80,335	80,335	end of 16	
end of 17	80	1,947,900	0	247,420	0	2,195,320	0	0	82,906	82,906	end of 17	
end of 18	81	2,025,815	0	247,445	0	2,273,260	0	0	85,559	85,559	end of 18	
end of 19	82	2,106,848	0	247,470	0	2,354,318	0	0	88,297	88,297	end of 19	
1 600	83	2,191,122	0	247,495	0	2,438,616	0	0	91,122	91,122	end of 20	(
end of 20	00		0		0		0	355,600	1,271,752	1,627,352		

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

					YOUR	CASE LIST SE	TTINGS H	ELP S	IGN OUT
Manage Accoun	t .								
	View / Edit Death Benefit View / Edit Actual Values								
Account name	Checking/Savings	Structured Income Type				Income	Data		
Initial account balance	\$247,000	Income Riders	ADD INCOME		Year	Income	Variab	le 4	
		 Start payout from income rider 			1			- I	
Hypothetical return	0.01 %		Pick year(s)		3			- 1	
Bonus	0.0 %		OR		4			- 1	
Ontional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			- 1	
Optional Account description			OR		6			- 1	
Optional account company		O Liquidate account (in so many years)			8			- 1	
Other			Start year for X years		9			- 1	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			- 1	
	Tax moone Distributions (Quanned)	Annual fixed withdrawal	Diskusse(s) to serve		11			- 1	
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			- 1	
Years deferred	0				14				
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15				
Risk level	Cived Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16				
Mak level	Fixed Interest				17 18				
Account owner	~	Calculated Plan Withdrawals	Reset all years		18				
Account type	NQ	Make-up total owners RMD from one account			20				
Add an income rider		 Make-up total benef RMD from one account 			21				
Based on 🔘 age 🔘 (Client2 's age O Joint				22				
Select income rider	~	 Make-up income gap based on target income 			23				
Number of months of payout in first ye	ar 12.0			4					
Enter manual payout		Annual Savings							
		Annual fixed savings							
Request Additional Rider Remove In	come Rider								
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to	following yea	ars when b	lank

Step 4: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type	ADD INCOME			icome Data		
Initial account balance	\$247,000	Income Riders O Start payout from income rider	ADD INCOME		lear Incom 1	e	Variable	^
Hypothetical return	0.01 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR	0	4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company Other		O Liquidate account (in so many years)	OR Start year for X years		7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	0	10 11			
Add money later - deferred account	0		Pick year(s) to remove		12			
Years deferred	0			0	13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		<u> </u>	16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	NQ ~	Make-up total owners RMD from one account		0	20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 🛛 3 age 🔘	Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 		<u> </u>	23			-
Number of months of payout in first ye	ear 12.0							•
Enter manual payout	icome Rider	Annual Savings Annual fixed savings			_			
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red valu	es WILL NOT roll o	lown to follow	ving years wh	nen blank

Step 5: Income Data: Within the Income data table click on the Year text box that you would like to select.

					YOUR CASE L	IST SETTING	6 HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values			1				
				I				
Account name	Checking/Savings	Structured Income Type				Income Data		
Initial account balance	\$247,000	Income Riders Start payout from income rider	ADD INCOME		/ear Inc	come	Variable	*
Hypothetical return	0.01 %	0	Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company				n i	8			
Other			Start year for X years	Ö	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	0	10			
	(Annual fixed withdrawal	Pick year(s) to remove	U .	11			
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to ternove	0	12 13			
Years deferred	0			0	14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	0	15			
	· · · · · · · · · · · · · · · · · · ·	 Beneficial IRA RMD (based on beneficiaries life) 			16			
Risk level	Fixed Interest				17			
Account owner	~		Reset all years	U	18			
		Calculated Plan Withdrawals		0	19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20 21			
Add an income rider		 Make-up total benef RMD from one account 		0	22			
Based on 💿 age 🔿	Client2 's age 🔘 Joint	 Make-up income gap based on target income 			23			
Select income rider	~	O make up income gap based on target income		0	24			-
Number of months of payout in first ye	ear 12.0			4				•
Enter manual payout		Annual Savings						
		Annual fixed savings -30,000						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed valu	es WILL NOT	roll down to follo	ving years wh	en blank

Step 6: Pick Years: Click on the green button Pick Years.

Barryes Starryes Account name Besting/Savings Starryes Starryes Brows Oo Calculated on annulize Optional Account company Optional Optional Or aclaulation option Tax incomes Distributions (Qualified) Windrawals Or aclaulation option Makeup income rige Based plan allocation Tax incomes field Based plan allocation Tax income rige Based plan allocation Tax income rige Based pla						YOUR CAS	E LIST	SETTINGS	HELP	SIGN OUT
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Account name One-king/Savings initial account balance \$247,000 Hypothetical return 001 % Borus 00 % Optional 00 % Liquidate or annuitze 00 % Optional account company 00 % Other Start payor for income rider Pick seription 00 % Optional account company 00 % Other Start payor for east of plan Account description 00 % Optional account company 00 % Other 00 % Add money later - deferred account 0 Account description 0 Optional Face dinterest Account description 0 Other 0 Account description 0 Other 0 Add money later - deferred account 0 Account description Required minimum distribution (RMD) Account devel interest 0 Rak level Faced Interest Account devel interest 0 Account devel 0 Number of months of payort in first year 12,0 Start year of rest of plan 2,0 Account devel 0,0 Make-up total owners RMD from one account Optioner 0,0 Make-up total benef RMD from one account Optioner 0,0 Make-up income gap based on target income Start year of an account Optioner 0,0 Make-up income gap based on ta										
Structured income Type income Bala Hypothetical return 003 Bonus 0.0% Coptional Count description Optional account company Inguidate or annual fixed Other Start year (or X years) Tax calculation option Tax income Distributions (Qualified) Withdrawals 0 Add money later - deferred account 0 Add money later - deferred account 0 Asset plan allocation Freed Interest Account owner 0 Calculated Plan Withdrawals 0 Required minimum distribution (RMD) Required minimum distribution (RMD) Reset plan allocation Freed Interest Account owner 0 Calculated Plan Withdrawals 00 Make-up total benef RMD from one account 12 Based on % age Number of months of payout in first year 120 Add an income rider 33 Based on Kerge 34 Based on Kerge 0 Make-up total benef RMD from one account 23 Based on Kerge 120 <td< td=""><td>ourcer meany continuonite</td><td>Hewy Lon Dearn Denem</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	ourcer meany continuonite	Hewy Lon Dearn Denem								
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Bonus 00% Liquidate or annuitize Optional Account description Optional account company Other Tax calculation option Account description Other Tax calculation option Account description Other Tax calculation option Account description Other Tax calculation option Add money later - deferred account 0 Asset plan allocation Fixed Interest Account owner Account owner Account owner Account owner Account fixed Tax lncome Distributions (Qualified) Withdrawals Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Beneficial Vithdrawals Calculated Plan Withdrawals Calculated Plan Withdrawals Cal	Initial account balance	\$247,000		ADD INCOME			Income	V	ariable	
Bonus 0.0 % Optional account description Optional account company Other Tax calculation option Tax calculation option Add money later - defered account 0 0 Asset plan allocation Fixed Interest 0 Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Required minimum distribution (RMD) Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Rest lall years Account type Account type Account fider Based on @ age Cleind? s age Joint Sale up in firet year 12 Account type Number of months of payout in first year 12 Annual Savings Intermanal payout	Hypothetical return	0.01 %				2				
Optional Account description Optional account company Other Tax calculation option Tax calculation option Tax calculation option Tax calculation Or Or <t< td=""><td>Bonus</td><td>0.0 %</td><td>Liquidate or annuitize</td><td>OR</td><td></td><td>4</td><td></td><td></td><td></td><td></td></t<>	Bonus	0.0 %	Liquidate or annuitize	OR		4				
Optional account Iquidate account (in so many years) 7 Other Start year for X years 9 Tax calculation option Tax Income Distributions (Qualified) Withdrawals Add money later - deferred account 0 10 Years deferred 0 13 Asset plan allocation Fixed Interest 0.0% Risk level Fixed Interest 0.0% Account owner 16 Account type NQ Add an income ider 9 Based on @ age Client2's age Joint Select income aga based on target income Select income rider 23 Based on @ age Joint Select income rider 23 Based on @ form oths of payout in first year 12.0 Enter manual payout Make-up income gap based on target income @ Annual Savings @ Annual fixed savings			Annuitize (for years certain) 1.0 %			5				
Tax calculation option Tax Income Distributions (Qualified) Add money later - defered account Vears deferred 0 Asset plan allocation Fixed Interest Required minimum distribution (RMD) Bareficial IRA RMD (based on beneficiaries life) Required minimum distribution (RMD) Bareficial IRA RMD (based on beneficiaries life) Account owner Calculated Plan Withdrawals Account type Nomer of months of payout in first year Based on on age Client2's age Joint Select income rider Number of months of payout in first year Let manual payout Annual Savings Intermanual payout	Optional account company		O Liquidate account (in so many years)			7 8				
Add money later - defered account Years deferred Add money later - defered account Years deferred O Asset plan allocation Fixed Interest Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Calculated Plan Withdrawals Make-up total benef RMD from one account 20 21 22 22 24 24 24 24 24 24 24 24	201 •0 900.000 20 10.1 0.000.000									
Annual parcentage withdrawal 00 % Years deferred 0 Asset plan allocation Fixed Interest Risk level Fixed Interest Account owner 0 Calculated Plan Withdrawals 19 Calculated Plan Withdrawals 20 Calculated Plan Withdrawals 20 Make-up total benef RMD from one account 20 Add an income rider 11 Based on @ age Client2's age Joint Make-up total benef RMD from one account Select income rider 22 Based on target income 23 Calculated Savings 24		Tax Income Distributions (Qualified) ~		Disk user(c) to serve and						
Asset plan allocation Fixed Interest Risk level Fixed Interest Account owner Calculated Plan Withdrawals Account type NQ Account owner rider Make-up total owners RMD from one account Based on @ age Client2's age Joint Make-up total owners gap based on target income Select income rider 23 Enter manual payout Annual Savings @ Annual fixed savings			Annual percentage withdrawal 0.0 %	Pick year(s) to remove						
Risk level Fixed Interest Account owner Account type NQ Add an income rider Based on @ age Cilculated Plan Withdrawals Calculated Plan Withdrawals Make-up total owners RMD from one account Based on @ age Cilculate 2's age Joint Select income rider Based on form offs of payout in first year Enter manual payout Annual Savings Annual fixed savings	Asset plan allocation	Fixed Interest Sel	O Required minimum distribution (RMD)	Remove year to end of plan						
Account owner Reset all years 18 Account type NQ 19 Add an income rider 21 Based on @ age Client2's age Joint Select income rider 23 Number of months of payout in first year 12.0 Enter manual payout Annual Savings @ Annual fixed savings -30.000	Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 							
Account type NQ Laboratory mining average for the first year 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Account owner	~		Reset all years		18				
Add an income rider Based on age Client2's age Joint Make-up total benef RMD from one account Select income rider Number of months of payout in first year It.come rider Annual Savings Annual fixed	Account type	NO Y								
Based on @ age Client2's age Joint 2's age Joint 2's age Joint 2's age Allow and the second s	Add an income rider									
Select income rider Number of months of payout in first year 12.0 Enter manual payout Annual Savings Annual fixed savings Annual fixed savings Annual fixed savings Annual fixed savings	Based on 💿 age 🔾	Client2 's age 🔘 Joint								
Number of months of payout in first year 12.0 Enter manual payout Annual Savings ③ Annual fixed savings30.000	Select income rider	~	 Make-up income gap based on target income 							-
Annual Savings Annual fixed savings -30,000	Number of months of payout in first ye	ear 12.0								
Annual fixed savings -30,000	Enter manual payout		Annual Savings							
	Paquaet Additional Ridar Ramova Is	nooma Didar								
Orange backgrounds indicate hypothetical returns Note that entered values WILL NOT roll down to following years when blank				Note that enter	ed val	ues WILL NC	T roll down	to followin	g years wh	en blank

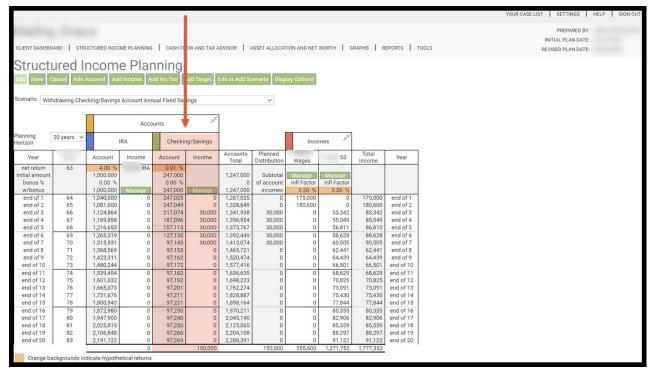
Step 7: Clicking: After clicking on the Pick Years green button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

				YOU	R CASE LIST SET	TINGS HELP	SIGN OU
Manage Accour	ht					1	
	View / Edit Death Benefit View / Edit Actual Values					1	
Save Cancer view / Edit Income	view / Euit Death Denent View / Euit Actual values						
Account name	Checking/Savings						
		Structured Income Type Income Riders	ADD INCOME	Year	Income	vata Variable	
Initial account balance	\$247,000	 Start payout from income rider 	ADDINGOME	1	Income	valiable	-
Hypothetical return	0.01 %	0	Pick year(s)	2			
Denue			OR	3	savings	-30,000	
Bonus	0.0 %	Liquidate or annuitize		4	savings savings	-30,000	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	savings	-30,000	
Account description		 Liquidate account (in so many years) 	OR	7	savings	-30,000	
Optional account company		6		8			
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
	-	Annual fixed withdrawal	Pick year(s) to remove	11			
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %		13			
reals defened	0			14			
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
RISK level	Fixed Interest			17			
Account owner	~		Reset all years	18			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account		20			
Add an income rider	NQ			21			
Se to present the second second	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	v	O Make-up income gap based on target income		23			-
Number of months of payout in first ye				₹ 24			>
Enter manual payout	12.0						
enter manaar payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hyperic of the second s	pothetical returns		Note that enter	red values Wil	LL NOT roll down to t	tollowing years wh	en blank

Step 8: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR	CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accour	nt.						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings	Structured Income Type			Income	Data	
Initial account balance	\$247,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return	0.01 %	O otar pajou nom meone naci	Pick year(s)	2	savings	-30,000	
Bonus	0.0 %	Liquidate or annuitize	OR	4	savings	-30,000	
Or tional Account description		O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	5 6	savings savings	-30,000 -30,000	
Dptional account company Dther		 Liquidate account (in so many years) 	Start year for X years	7 8 9	savings	-30,000	
Ta: calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10 11			
Acd money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD)	Remove year to end of plan	15			
Ri k level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type	NQ ~	Make-up total owners RMD from one account		20			
Add an income rider		 Make-up total benef RMD from one account 		21			
Based on age Select income rider	Client2 's age O Joint	O Make-up income gap based on target income		23			+
Number of months of payout in first y				< 24)
Enter manual payout	ncome Rider	Annual Savings O Annual fixed savings					
Orange backgrounds indicate hy			Note that enter	ed values WIL	L NOT roll down to	o following years wh	en blank

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

				YOL	JR CASE LIST S	ETTINGS HELP	SIGN OUT
Managa Accourt	.+						
Manage Accoun							
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description	Checking/Savings \$247,000 0.01 % 0.0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR Start year for rest of plan OR	Year 1 2 3 4 5 6 7	Incom	e Data Variable	*
Optional account company Other Tax calculation option Add money later - deferred account Years deferred	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	Start year for X years	8 9 10 11 12 13 14			
Asset plan allocation Risk level	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16 17			
Account owner Account type Add an income rider Based on age	NQ V Dilent2 's age O Joint	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	Reset all years	18 19 20 21 22 23			
Number of months of payout in first ye Enter manual payout	ear 12.0	Annual Savings		24)
Request Additional Rider Remove In Orange backgrounds indicate hyp		Annual fixed savings	Note that enter	ed values W	ILL NOT roll down	to following years w	hen blank

Step 11: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

						YOUR C	ASE LIST SETTING	3S HELP	SIGN OUT
Manage Accour	nt								
		ew / Edit Actual Values							
Account name	Checking/Savings		Structured Income Type				Income Data		
Initial account balance	\$247,000		Income Riders	ADD INCOME		Year	Income	Variable	
			 Start payout from income rider 			1			
Hypothetical return	0.01 %			Pick year(s)		3			
Bonus	0.0 %		Liquidate or annuitize	OR	Ö	4			
Optional			Annuitize (for years certain)	Start year for rest of plan		5			
Account description			Liquidate account (in so many years)	OR		6			
Optional account company			C Liquidate account (in so many years)			8			
Other				Start year for X years	ŏ	9			
Tax calculation option	Tax Income Distributions	(Qualified) V	Withdrawals	0		10			
Add money later - deferred account	_		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0		Annual percentage withdrawal 0.0 %			13			
			 Required minimum distribution (RMD) 			14			
Asset plan allocation	Fixed Interest	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15			
Risk level	Fixed Interest		Selection for this (based of beneficialles life)			16 17			
Account owner	~			Reset all years		18			
Account owner	~		Calculated Plan Withdrawals			19			
Account type	NQ ~		 Make-up total owners RMD from one account 			20			
Add an income rider			 Make-up total benef RMD from one account 			21 22			
	Client2 's age O Joint		O Make-up income gap based on target income			23			
Select income rider		~	0		-	24			* }
Number of months of payout in first y	ear	12.0							
Enter manual payout			Annual Savings						
Request Additional Rider Remove In	ncome Rider		Annual fixed savings						
				Note that ante		Lune MILL N	NOT roll down to follo		and block
Orange backgrounds indicate hy	pomencal returns			Note that ente	red va	iues WILL I	NUT FOIL DOWN TO FOLK	owing years w	Ien Diank

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

				1	YOU	R CASE LIST SETTING	S HELP	SIGN OUT
Manage Accour	nt.							
	View / Edit Death Benefit View / Edit Actual Values							
				1				
Account name	Checking/Savings	Structured Income Type		¥		Income Data		
Initial account balance	\$247,000	Income Riders	ADD INCOME		Year	Income	Variable	
the sheat of a large		 Start payout from income rider 			1 2			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	U.V.		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		O Liquidate account (in so many years)	OR		7			
Optional account company Other			Start year for X years		8			
			0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		Ö	11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0				13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD)	Remove year to end of plan	ŏ	15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	incocr un yeuro		19			
Account type	NQ ~	O Make-up total owners RMD from one account			20			
Add an income rider		O Make-up total benef RMD from one account			21 22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider Number of months of payout in first ye	~	0		- 1	24			• •
Enter manual payout	12.0							
enter manual payour		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings -15,000						
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WII	L NOT roll down to follo	wing years w	nen blank

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

					YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour)t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income D	ata	
Initial account balance	\$247,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 	-		1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize	Start year for rest of plan		5			
Account description	· · · · · · · · · · · · · · · · · · ·		OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
5. 		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	Pick year(a) to remove		12			
reals deferred	0	Required minimum distribution (RMD)			14			
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Neber un yeuro		19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔾 (Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			24			-
Number of months of payout in first ye	12.0			4				
Enter manual payout		Annual Savings						
		Annual fixed savings -15,000						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	pothetical returns		Note that ente	ered va	lues WILL	NOT roll down to t	following years v	when blank

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	n†					1		
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type			1	ncome Data		
Initial account balance	\$247,000	Income Riders	ADD INCOME	`	Year Incom	e V	ariable	*
Hypothetical return	0.01 %	O start payout from income rider	Pick year(s)		2			
Bonus	0.0 %		OR		3 saving 4 saving		15,000 15,000	
Donus	0.0	Liquidate or annuitize			5 saving		15,000	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	n	6 saving		15,000	
Account description		O Liquidate account (in so many years)	OR		7 saving	s -	15,000	
Optional account company					8 saving	s ·	15,000	
Other			Start year for X years		9 saving		15,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 saving		15,000	
	(Annual fixed withdrawal	Pick year(s) to remove	U .	11 saving		15,000	
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 saving		15,000	
Years deferred	0	Annual percentage withdrawal 0.0 %			13 saving		15,000 15,000	
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 saving 15 saving		15,000	
Nobel plan anobation	Pixed interest	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan		16 saving		15,000	
Risk level	Fixed Interest	0			17 saving		15,000	
			Reset all years	0	18 saving		15,000	
Account owner	~	Calculated Plan Withdrawals	Neset an years		19 saving		15,000	
Account type	NQ	Make-up total owners RMD from one account			20 saving	s -	15,000	
Add an income rider				ä	21 saving	s -	15,000	
	Client2 's age O Joint	 Make-up total benef RMD from one account 		m	22 saving	s -	15,000	
	chenz s'age O Sonn	O Make-up income gap based on target income		õ	23 saving	s -	15,000	
Select income rider	~	0		0	24 savino	۹ .	15.000	*
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	acthetical returne		Note that enter	od val	ues WILL NOT roll	lown to followin	a veare wh	an blank
orange backgrounds indicate ny	Junetical returns		Note that enter	eu Vali	UCS WILL NOT TOIL	IOWIT TO TOHOWII	y years wit	sti bialik

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

					YOUR CASE LIST SE	ETTINGS HELP	SIGN OUT
Manage Accour	n†						
	View / Edit Death Benefit View / Edit Actual Values						
Save Cancer view/ Eur income	View / Luit Dealth Delient						
Account name	Checking/Savings	Structured Income Type			Income	Data	
Initial account balance	\$247,000	Income Riders Start payout from income rider	ADD INCOME	Yea	ar Income	Variable	-
Hypothetical return	0.01 %	O start payout non-income inder	Pick year(s)	2	savings	-15,000	
Bonus	0.0 %	Liquidate or annuitize	OR	4	savings	-15,000	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	savings	-15,000	
Account description Optional account company		O Liquidate account (in so many years)	OR	7	savings	-15,000	
Dther			Start year for X years	9	savings	-15,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10		-15,000	
Acd money later - deferred account Years deferred		Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove			-15,000	
	0	Required minimum distribution (RMD)		14	savings	-15,000	
Asset plan allocation	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15		-15,000	
Ri k level	Fixed Interest			17		-15,000	
Account owner	~	Calculated Plan Withdrawals	Reset all years	18		-15,000 -15,000	
Account type	NQ	Make-up total owners RMD from one account		20		-15,000	
Add an income rider		Make-up total benef RMD from one account		21		-15,000	
Based on 💿 age 🔾	Client2 's age 🔘 Joint			22		-15,000	
Select income rider	~	O Make-up income gap based on target income		24		-15 000	*
Number of months of payout in first ye	ear 12.0			4) ·
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red values	WILL NOT roll down to	o following years wi	ien blank

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

												YOUR CASE LIST SETTINGS
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FI	DW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS T	TOOLS REVISED PLAN DATE:
O 1	and the		DI									
Struct	ured II	ncom	e Plar	nning								
Edit Save G	Cancel Add	Account Add	d Income	dd Inc Tax	dd Target		enario Disp	olay Options				
Scenario With	hdrawing Chee	cking/Savings	Account Ann	ual Fixed Sa	ings		~					
	ig one											
			Acco	unts	· ^							
	20 years 🗸		RA	Chackin	ng/Savings			Inco	mee x			
Horizon				Checkir	ly savings			inco				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %		Total	Distribution	Hugeo		moonie		
initial amount		1,000,000		247,000		1,247,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus		1,000,000	Manage	247,000	Manage	1,247,000	incomes	3.20 %	3.20 %			
end of 1 end of 2	64 65	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000	end of 1	
end of 2 end of 3	66	1,081,600 1,124,864	0	247,049 232,074	15,000	1,328,649 1,356,938	15,000	180,600	53,342	180,600 68,342	end of 2 end of 3	
end of 4	67	1,124,864	0	232,074	15,000	1,356,956	15,000	0	55,049	70.049	end of 4	
end of 5	68	1,216,653	0	202,119	15,000	1,418,772	15,000	0	56,811	71,810	end of 5	
end of 6	69	1,265,319	0	187,139	15,000	1,452,458	15,000	0	58,628	73,628	end of 6	
end of 7	70	1,315,931	0	172,158	15,000	1,488,089	15,000	0	60,505	75,505	end of 7	
end of 8	71	1,368,569	0	157,175	15,000	1,525,744	15,000	0	62,441	77,441	end of 8	
end of 9	72	1,423,311	0	142,191	15,000	1,565,502	15,000	0	64,439	79,439	end of 9	
end of 10	73	1,480,244	0	127,205	15,000	1,607,449	15,000	0	66,501	81,501	end of 10	
end of 11 end of 12	74	1,539,454 1.601.032	0	112,218 97,229	15,000 15.000	1,651,671 1,698,261	15,000	0		83,629 85,825	end of 11 end of 12	
end of 12 end of 13	75	1,665,073	0	82,239	15,000	1,747,312	15,000	0		88.091	end of 12 end of 13	
end of 14	77	1,731,676	0	67,247	15,000	1,798,923	15,000	0		90,430	end of 14	
end of 15	78	1,800,943	0	52,254	15,000	1,853,196	15,000	0		92,844	end of 15	
end of 16	79	1,872,980	0	37,259	15,000	1,910,239	15,000	0		95,335	end of 16	
end of 17	80	1,947,900	0	22,263	15,000	1,970,162	15,000	0		97,906	end of 17	
end of 18	81	2,025,815	0	7,265	15,000	2,033,080	15,000	0	85,559	100,559	end of 18	
end of 19 end of 20	82 83	2,106,848 2,191,122	0	(7,734) (22,735)	15,000 15.000	2,099,114 2,168,387	15,000 15.000	0	88,297 91,122	103,297 106,122	end of 19 end of 20	
Cita 01 20	0.0	2,121,122	0	(22,733)	270.000	2,100,307	270.000	355.600	1.271.752	1.897.352	Cita 01 20	

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

					YOUR CA	SE LIST	SETTINGS	HELP	SIGN OUT
Manage Accoun)†								
	View / Edit Death Benefit View / Edit Actual Values								
oure ouncer view / East meanine	View / Edit Schart Scherker View / Edit Actual Values								
Account name	Checking/Savings	Other advantage of the second at Trans				Incom	e Data		
Initial account balance	\$247,000	Structured Income Type Income Riders	ADD INCOME		Year	Income		/ariable	
M De Classier	\$247,000	O Start payout from income rider			1				
Hypothetical return	0.01 %		Pick year(s)		2				
Bonus	0.0 %	1. The second	OR		4				
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5				
Account description			OR		6				
Optional account company		 Liquidate account (in so many years) 			8				
Other			Start year for X years		9				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10				
		Annual fixed withdrawal	Pick year(s) to remove		11 12				
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %			13				
		Required minimum distribution (RMD)		ŏ	14				
Asset plan allocation	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15				
Risk level	Fixed Interest	Beneficial IKA RMD (based on beneficiaries life)			16 17				
Account owner	~		Reset all years		18				
Account owner		Calculated Plan Withdrawals			19				
Account type	NQ ~	O Make-up total owners RMD from one account			20 21				
Add an income rider		 Make-up total benef RMD from one account 			22				
and the second	Client2 's age O Joint	O Make-up income gap based on target income			23				
Select income rider Number of months of payout in first ye	~			~	24				• •
	12.0								
Enter manual payout		Annual Savings							
Request Additional Rider Remove In	icome Rider	Annual fixed savings							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL N	IOT roll down	to followir	ng years wh	nen blank

Step 18: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

			YOUR	CASE LIST SETTIN	GS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Checking/Savings	Structured Income Type			Income Data	1	
Initial account balance \$247,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income	Variable	*
Hypothetical return 0.01 %		Pick year(s)				
Bonus 0.0 %	Liquidate or annuitize	OR	4			
Optional Account description	O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR				
Optional account company Other	 Liquidate account (in so many years) 	Start year for X years				
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10 11			
Add money later - deferred account Vears deferred 0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Asset plan allocation Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
Risk level Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	Calculated Plan Withdrawals	Reset all years	18			
Account type NQ ~	Make-up total owners RMD from one account		20			
Add an income rider	Make-up total benef RMD from one account		21			
Based on 💿 3 age 🔿 Client2 's age 🔿 Joint	Make-up income gap based on target income		22			
Select income rider	O make up income gap based on target income		24			*
Number of months of payout in first year 12.0			4			,
Enter manual payout	Annual Savings Annual fixed savings 					
Orange backgrounds indicate hypothetical returns		Note that enter	red values WILI	NOT roll down to foll	owing years w	hen blank

Step 19: Income Data: Within the Income data table click on the Year text box that you would like to select.

					YOUR	R CASE LIST	S HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
				1				
Account name	Checking/Savings	Structured Income Type		۲		Income Data		
Initial account balance	\$247,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %	Start payout norm income rider	Pick year(s)	Ö	2			
Bonus	0.0 %		OR		3			
Optional	0.0	Liquidate or annuitize Annuitize (for years certain)	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Elquidate account (in so many years)		0	8			
Other			Start year for X years		9 10			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals O Annual fixed withdrawal			11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0				13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD)	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~		Reset all years	Ö	18			
Account type	NQ	Calculated Plan Withdrawals			19 20			
Add an income rider	NQ	Make-up total owners RMD from one account			21			
Based on 💿 sage 🔿	Client2 's age O Joint	Make-up total benef RMD from one account			22 23			
Select income rider	~	 Make-up income gap based on target income 			24			*
Number of months of payout in first y	ear 12.0			4				·
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings -24,000						
Orange backgrounds indicate hy	pothetical returns		Note that enter	ed val	ues WIL	L NOT roll down to follo	wing years w	hen blank

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount to be distributed.

					YOUR CASE LIST	SETTING	HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type	- 1518 CT (CT (CT)		1	ncome Data		
Initial account balance	\$247,000	Income Riders Start payout from income rider	ADD INCOME		Year Incom 1	ie	Variable	*
Hypothetical return	0.01 %	Start payout norm income nater	Pick year(s)		2			
Bonus	0.0 %		OR		3			
Ontional	0.0	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	Ö	5			
Optional Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Liquidate account (in so many years)			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals			10			
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove	Ö	12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner			Reset all years		18			
Account owner	~	Calculated Plan Withdrawals		ŏ	19			
Account type	NQ ~	O Make-up total owners RMD from one account			20 21			
Add an income rider Based on o age	Client2 's age 🔿 Joint	 Make-up total benef RMD from one account 			22			
Select income rider	×	O Make-up income gap based on target income			23 24			-
Number of months of payout in first ye	ear 12.0			4	74			Þ
Enter manual payout		Annual Savings						
		Annual fixed savings -24,000						
	ncome Rider							
Orange backgrounds indicate hy	potnetical returns		Note that enter	ed valu	ues WILL NOT roll (own to follow	ving years wh	en blank

Step 21: Start Year of X Years: Click on the green button Start Year for X Years.

					YOUR C	ASE LIST SETTI	NGS HELP	SIGN OU
Manage Accour	1†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Dat	a	
Initial account balance	\$247,000	Income Riders	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %	0	Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional Account description Optional account company Other		 Annuitize (for years certain) 1.0 % Liquidate account (in so many years) 	Start year for rest of plan OR Start year for X years		6 7 8 9			
Tax calculation option Add money later - deferred account	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	10 Pick year(s) to remove		10 11 12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	Ö	15			
Risk level	Fixed Interest	beneficial IRA RMD (based on beneficianes line)			16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type Add an income rider	NQ ~	O Make-up total owners RMD from one account			20 21			
Based on 🧿 🛛 age 🔿 🖉	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	 Make-up income gap based on target income 			23 24			-
Number of months of payout in first ye	ear 12.0							- F
Enter manual payout	icome Rider	Annual Savings Annual fixed savings -24,000 						
Orange backgrounds indicate hyp			Note that ente	red val	ues WILL	NOT roll down to fo	llowing years w	hen blank

Step 22: Clicking: After clicking on the Start Year for X Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

					YOUR CASE LIST SE	TTINGS HELP	SIGN O
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values					/	
Account name	Checking/Savings					Data	
Initial account balance		Structured Income Type Income Riders	ADD INCOME	Y	ear Income	Variable	
initial account balance	\$247,000	 Start payout from income rider 			1		
Hypothetical return	0.01 %		Pick year(s)		2 savings	-24,000	
Bonus	0.0 %		OR		4 savings	-24,000	
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	ŏ	5 savings	-24,000	
Account description			OR		6 savings	-24,000 -24,000	
Optional account company		 Liquidate account (in so many years) 			7 savings 8 savings	-24,000	
Other			Start year for X years	Ö	9 savings	-24,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	0	10 savings	-24,000	
		Annual fixed withdrawal	Pick year(s) to remove	0	11 savings 12 savings	-24,000 -24,000	
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	The fear of to remote		12 savings 13	-24,000	
	0	Required minimum distribution (RMD)		ŏ	14		
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan		15		
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17		
Association			Reset all years		18		
Account owner	~	Calculated Plan Withdrawals		0	19		
Account type	NQ ~	 Make-up total owners RMD from one account 		<u> </u>	20		
Add an income rider		Make-up total benef RMD from one account		0	21 22		
	Client2 's age O Joint	O Make-up income gap based on target income		<u> </u>	23		
Select income rider	~	0		~ ·	24		· ·
Number of months of payout in first ye	ear 12.0						
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hy			Note that enter	od volu	es WILL NOT roll down to	o following years wh	on black
orange backgrounds indicate ny	potnetical returns		Note that enter	eu valu	es WILL NOT FOIL DOWN II	ronowing years with	en biank

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accoun)†						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings	Structured Income Type			Income D	ata	
Ini al account balance	\$247,000	Income Riders	ADD INCOME	Year	Income	Variable	
		 Start payout from income rider 					
Hypothetical return	0.01 %		Pick year(s)	3	savings	-24,000	
Bonus	0.0 %	Liquidate or annuitize	OR	4	savings	-24,000	
Or ional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	savings	-24,000	
Account description		 Liquidate account (in so many years) 	OR	0 7	savings savings	-24,000	
Optional account company		C Elquidate decount (in so many years)	ē		savings	-24,000	
Other			Start year for X years	°	savings	-24,000	
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	savings	-24,000	
Act money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	11	savings savings	-24,000	
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
		 Required minimum distribution (RMD) 		14			
Asset plan allocation	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16			
Ri: <mark>k</mark> level	Fixed Interest			17			
Account owner	×		Reset all years	18			
, to our office	`	Calculated Plan Withdrawals		19			
Account type	NQ ~	 Make-up total owners RMD from one account 		20			
Add an income rider		 Make-up total benef RMD from one account 		22			
	Client2 's age O Joint	O Make-up income gap based on target income		23			
Select income rider Number of months of payout in first ye	~			₹ 24			* }
Enter manual payout	12.0						
		Annual Savings					
Request Additional Rider Remove In	come Rider	Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red values WILL	NOT roll down to	following years wh	nen blank

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

DELEMENT DAMARKE MARKEN BALE MARKEN BALE MARKEN													5	YOUR CASE LIST SETTINGS	
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Kan Cancel Add Account Add Income Add Income Add Income Add Income Eator Add Scenario Display Options Stenario Withdrawing Checking/Savings Account Annual Fixed Soings				-											
Kan Cancel Add Account Add Income Add Income Add Income Add Income Eator Add Scenario Display Options Stenario Withdrawing Checking/Savings Account Annual Fixed Soings	Struct	ured li	ncom	e Plar	ning										
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end of 16 79 1,872,980 0 7,191 0 1,880,172 0 0 80.335 end of 16 end of 17 80 1,947,900 0 7,192 0 1,955,092 0 0 82,906 end of 18 end of 18 81 2,025,815 0 7,193 0 2,033,008 0 0 85,559 end of 18 end of 19 82 2,106,848 0 7,194 0 2,114,042 0 0 88,297 end of 19 end of 20 3,191,122 0 7,194 0 2,114,042 0 0 88,297 end of 19 end of 20 3,191,122 0 7,194 0 2,119,412 0 0 9,1122 end of 19															
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end of 18 81 2,025,815 0 7,193 0 2,03,008 0 0 85,559 end of 18 end of 19 82 2,166,848 0 7,194 0 2,114,042 0 0 88,297 end of 19 end of 20 2,191,122 0 7,194 0 2,198,316 0 0 9,1122 end of 20 end of 20 2 240,000 240,000 355,600 1,271,752 1,867,352															
end of 19 82 2,16,848 0 7,194 0 2,114,042 0 0 88,297 end of 19 end of 20 83 2,191,122 0 7,194 0 2,19,316 0 0 9,1122 end of 20 9,1122 end of 20 9,35600 1,271,752 1,867,352 end of 20															
end of 20 83 2,191,122 0 7,194 0 2,198,316 0 0 91,122 91,122 end of 20 0 240,000 240,000 355,600 1,271,752 1,867,352									-						
0 240,000 240,000 355,600 1,271,752 1,867,352															
Orange backgrounds indicate hypothetical returns				0		240,000		240,000	355,600						
	Orange ha	ackarounds in	dicate hypothe	etical returns											

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

												YOUR CASE LIST	SETTINGS
													PREPARED BY:
													INITIAL PLAN DATE:
IENT DASHBO	OARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET	WORTH G	RAPHS R	EPORTS T	OLS R	EVISED PLAN DATE:
truct	ured II	ncom		nina									
Iuci													
Save	Cancel Add A	Account Add	d Income A	dd Inc Tax 🖌	dd Target	Edit or Add So	cenario Disp	lay Options					
Wit	thdrawing Cheo	cking/Savings	Account Ann	ual Fixed Sav	ings		~						
			Acco	unts	×								
nning	20 years ~												
orizon			RA	Checkir	g/Savings			Inco	mes				
Yea		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
net re urn	63	4.00 %	IRA	0.01 %			Distribution	mages		meonie			
tial ar ount		1,000,000		247,000		1,247,000	Subtotal	Manage	Manage				
bonu % w/bonus		0.00 %	Manage	0.00 % 247,000	Manage	0 1,247,000	of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %				
end c 1	64	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000	end of 1		
end c 2	65	1,081,600	0	247,049	0	1,328,649	0	180,600	0	180,600	end of 2		
end c 3 end c 4	66 67	1,124,864 1,169,858	0	223,074 199.096	24,000 24.000	1,347,938 1,368,955	24,000 24,000	0	53,342 55.049	77,342 79.049	end of 3 end of 4		
end c 5	68	1,216,653	0	175,116	24,000	1,308,955	24,000	0		80,810	end of 5		
end c 6	69	1,265,319	0	151,134	24,000	1,416,452	24,000	0		82,628	end of 6		
end c 7	70	1,315,931	0	127,149	24,000	1,443,080	24,000	0		84,505	end of 7		
end c 8 end c 9	71 72	1,368,569 1,423,311	0	103,162 79,172	24,000 24,000	1,471,730 1,502,483	24,000 24,000	0		86,441 88,439	end of 8 end of 9		
end of 9 end of 10	72	1,423,311	0	55,180	24,000	1,502,483	24,000	0		90,501	end of 9 end of 10		
end or 11	74	1,539,454	0	31,185	24,000	1,570,639	24,000	0	68,629	92,629	end of 11		
end o 12	75	1,601,032	0	7,189	24,000	1,608,220	24,000	0	70,825	94,825	end of 12		
end o 13	76	1,665,073	0	7,189	0	1,672,262	0	0	73,091	73,091	end of 13		
end of 14	77	1,731,676	0	7,190	0	1,738,866	0	0	75,430	75,430	end of 14		
end of 15 end of 16	78	1,800,943	0	7,191	0	1,808,134	0	0		77,844	end of 15		
	79 80	1,872,980 1,947,900	0	7,191 7,192	0	1,880,172 1,955,092	0	0	80,335 82,906	80,335 82,906	end of 16 end of 17		
	00	2.025.815	0	7,192	0	2,033,008	0	0	82,908	82,906	end of 17 end of 18		
end of 17	81			7,155			0	0		88,297	end of 19		
	81 82	2,025,015	0	7,194	0								
end of 17 end of 18			0	7,194 7,194	0	2,114,042 2,198,316	0	0	91,122	91,122	end of 20		

Step 26: 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 HEL	_P SIGN (
												PREPARED BY:	
												INITIAL PLAN DATE:	
LIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FLC	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET	WORTH G	RAPHS R	EPORTS 1	TOOLS REVISED PLAN DATE:	
structu	ired I	ncom	e Plar	nnina									
dit Dynamic			c i iui	innig									
Dynamic	Mode												
unario unut	den de obre	-life - (On views											
With	drawing Che	cking/Savings	Account Ann	iual Fixed Savi	ngs		~						
			Acco	unte	×								
nning			A000						~				
rizon	20 years ∨	1	RA	Checking/Savings				Incomes 🔎					
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %									
tial amount		1,000,000		247,000		1,247,000	Subtotal						
bonus % w/bonus		0.00 %		0.00 % 247,000		0	of account	Infl Factor 3.20 %	Infl Factor 3.20 %				
end of 1	64	1,000,000	0	247,000	0	1,247,000	incomes 0	3.20 %	3.20 %	175,000	end of 1	-	
end of 2	65	1,040,000	0	247,023	0	1,328,649	0	180,600	0	180,600	end of 2		
end of 3	66	1,124,864	0	223,074	24,000	1,347,938	24,000	0	53.342	77,342	end of 3		
end of 4	67	1,169,858	0	199,096	24,000	1,368,955	24,000	0	55,049	79,049	end of 4		
end of 5	68	1,216,653	0	175,116	24,000	1,391,769	24,000	0	56,811	80,810	end of 5		
end of 6	69	1,265,319	0	151,134	24,000	1,416,452	24,000	0	58,628	82,628	end of 6		
end of 7	70	1,315,931	0	127,149	24,000	1,443,080	24,000	0	60,505	84,505	end of 7		
end of 8	71	1,368,569	0	103,162	24,000	1,471,730	24,000	0	62,441	86,441	end of 8		
end of 9 end of 10	72 73	1,423,311	0	79,172	24,000	1,502,483	24,000	0	64,439	88,439	end of 9		
end of 10 end of 11	73	1,480,244	0	55,180	24,000	1,535,424	24,000 24,000	0	66,501 68,629	90,501 92,629	end of 10 end of 11		
end of 11 end of 12	74	1,539,454	0	31,185 7,189	24,000	1,570,639 1,608,220	24,000	0	70,825	92,629	end of 11 end of 12		
end of 13	76	1,665,073	0	7,189	24,000	1,672,262	24,000	0	73,091	73,091	end of 12		
end of 14	77	1,731,676	0	7,190	0	1,738,866	0	0	75,430	75,430	end of 14		
end of 15	78	1,800,943	0	7,191	0	1,808,134	0	0	77,844	77,844	end of 15		
end of 16	79	1,872,980	0	7,191	0	1,880,172	0	0	80,335	80,335	end of 16	1	
end of 17	80	1,947,900	0	7,192	0	1,955,092	0	0	82,906	82,906	end of 17		
end of 18	81	2,025,815	0	7,193	0	2,033,008	0	0	85,559	85,559	end of 18		
end of 19	82	2,106,848	0	7,194	0	2,114,042	0	0	88,297	88,297	end of 19		
end of 20	83	2,191,122	0	7,194	0	2,198,316	0	0	91,122	91,122	end of 20	1	
			0		240,000		240,000	355,600	1,271,752	1,867,352			

Step 27: 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
													PREPARED BY:
													INITIAL PLAN DATE:
CLIENT DASHBOA	RD STRU	ICTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCAT	TON AND NET	WORTH G	RAPHS R	EPORTS T	OLS	REVISED PLAN DATE:
Structu	irod li	hom	- Plar	nina									
Juciu					-			1000 C 100 C 100 C 100 C					
Cal Save Ca	ancel Add A	Account Add	I Income A	Id Inc Tax	Add Target	Edit or Add So	cenario Disp	lay Options					
Scenario Withd		hine (Cessines		uel Fined Cen			~						
Withd	a awing Cheo	:king/Savings	Account Ann	ual Fixed Sav	ings		~						
			Acco	unts	×								
Planning 2	vears v								,				
lorizon		1	RA	Checkin	ng/Savings			Inco	mes				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %		rotar	Distribution	Hugeo		moorrie			
initial amount		1,000,000		247,000		1,247,000	Subtotal	Manage	Manage				
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor				
w/bonus end of 1	64	1,000,000	Manage 0	247,000	Manage 0	1,247,000	incomes 0	3.20 %	3.20 %	175,000	end of 1		
end of 1	65	1,040,000	0	247,025	0	1,328,649	0	1/5,000	0	180,600	end of 1 end of 2		
end of 3	66	1,124,864	Ő	223.074	24.000	1,347,938	24.000	0	53.342	77.342	end of 3		
end of 4	67	1,169,858	0	199,096	24,000	1,368,955	24,000	0	55,049	79,049	end of 4		
end of 5	68	1,216,653	0	175,116	24,000	1,391,769	24,000	0	56,811	80,810	end of 5		
end of 6	69	1,265,319	0	151,134	24,000	1,416,452	24,000	0	58,628	82,628	end of 6		
end of 7	70	1,315,931	0	127,149	24,000	1,443,080	24,000	0	60,505	84,505	end of 7		
end of 8	71	1,368,569	0	103,162	24,000	1,471,730	24,000	0	62,441	86,441	end of 8		
end of 9 end of 10	72 73	1,423,311	0	79,172	24,000	1,502,483	24,000	0	64,439	88,439 90,501	end of 9 end of 10		
end of 10 end of 11	73	1,480,244	0	55,180 31,185	24,000	1,535,424 1,570,639	24,000 24,000	0	66,501 68,629	90,501	end of 10 end of 11		
end of 12	74	1,601,032	0	7,189	24,000	1,608,220	24,000	0	70,825	92,629	end of 11 end of 12		
end of 13	76	1,665,073	0	7,189	24,000	1,672,262	24,000	0	73,091	73,091	end of 12		
end of 14	77	1,731,676	0	7,190	0	1,738,866	0	0	75,430	75,430	end of 14		
end of 15	78	1,800,943	Ő	7,191	0	1,808,134	0	0	77,844	77,844	end of 15		
end of 16	79	1,872,980	0	7,191	0	1,880,172	0	0	80,335	80,335	end of 16		
end of 17	80	1,947,900	0	7,192	0	1,955,092	0	0	82,906	82,906	end of 17		
end of 18	81	2,025,815	0	7,193	0	2,033,008	0	0	85,559	85,559	end of 18		
	82	2,106,848	0	7,194	0	2,114,042	0	0	88,297	88,297	end of 19		
end of 19		2.191.122	0	7,194	0	2,198,316	0	0	91,122	91,122	end of 20		
end of 19 end of 20	83	2,191,122	0	11124	240.000		240.000	355,600	1.271.752	1.867.352			

Step 28: 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
												PREPARED BY:	
												INITIAL PLAN DATE:	
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH 0	GRAPHS R	EPORTS T	OOLS REVISED PLAN DATE:	
Struct	ured I	ncom	e Plar	nnina									
Edit Dynami		1100111	c i iui	innig									
Curr Dynam	e mode												
Scenario Wit	hdrawing Che	cking/Savings	Account Ann	ual Fixed Sav	ings		~						
					~								
			Acco	unts	7								
Planning Horizon	20 years v		RA	Checkin	ig/Savings			Inco	mes 📈				
Year	T	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %				geo					
initial amount		1,000,000		247,000		1,247,000	Subtotal						
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor				
w/bonus end of 1	64	1,000,000	0	247,000	0	1,247,000	incomes 0	3.20 % 175,000	3.20 %	175,000	end of 1		
end of 2	65	1,040,000	0	247,023	0	1,328,649	0	180,600	0	180,600	end of 2		
end of 3	66	1,124,864	0	223,074	24,000	1,347,938	24,000	0	53,342	77,342	end of 3		
end of 4	67	1,169,858	0	199,096	24,000	1,368,955	24,000	0	55,049	79,049	end of 4		
end of 5	68	1,216,653	0	175,116	24,000	1,391,769	24,000	0	56,811	80,810	end of 5		
end of 6	69	1,265,319	0	151,134	24,000	1,416,452	24,000	0	58,628	82,628	end of 6		
end of 7	70	1,315,931	0	127,149	24,000	1,443,080	24,000	0	60,505	84,505	end of 7		
end of 8 end of 9	71 72	1,368,569 1,423,311	0	103,162 79,172	24,000 24,000	1,471,730 1,502,483	24,000 24,000	0	62,441 64,439	86,441 88,439	end of 8 end of 9		
end of 10	73	1,480,244	0	55,180	24,000	1,535,424	24,000	0	66,501	90,501	end of 10		
end of 10	74	1,539,454	0	31,185	24,000	1,570,639	24,000	0	68,629	92,629	end of 10		
end of 12	75	1,601,032	0	7,189	24,000	1,608,220	24,000	0	70,825	94,825	end of 12		
end of 13	76	1,665,073	0	7,189	0	1,672,262	0	0	73,091	73,091	end of 13		
end of 14	77	1,731,676	0	7,190	0	1,738,866	0		75,430	75,430	end of 14		
	78	1,800,943	0	7,191	0	1,808,134	0		77,844	77,844	end of 15		
end of 15	79	1,872,980 1,947,900	0	7,191 7,192	0	1,880,172 1,955,092	0	0	80,335 82,906	80,335 82,906	end of 16 end of 17		
end of 16	90	1,947,900			0	2,033,008	0		82,906 85,559	82,906	end of 17 end of 18		
end of 16 end of 17	80	2 0 2 5 8 1 5	0					0	00,009				
end of 16 end of 17 end of 18	81	2,025,815	0	7,193 7,194	0			0	88.297	88.297	end of 19		
end of 16 end of 17		2,025,815 2,106,848 2,191,122		7,193 7,194 7,194		2,114,042 2,198,316	0	0	88,297 91,122	88,297 91,122	end of 19 end of 20		

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