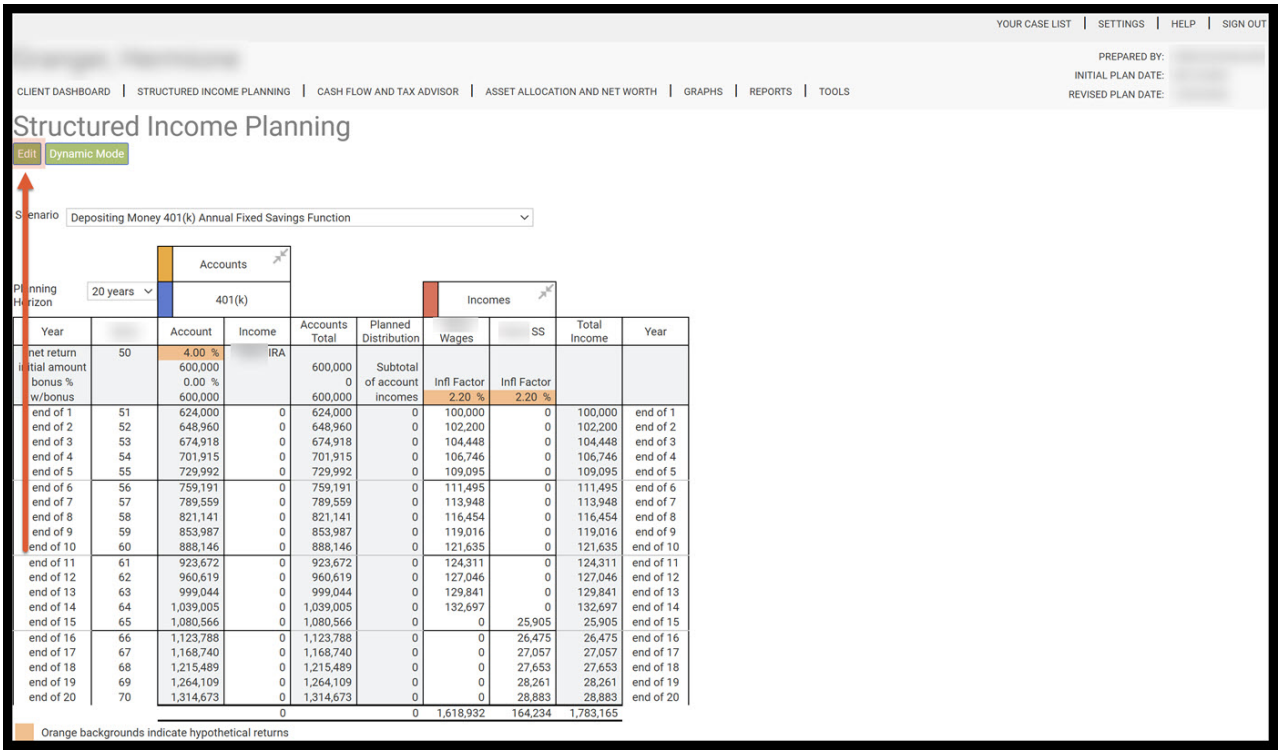
# Depositing into a 401(k) Account Using the Annual Fixed Savings Function

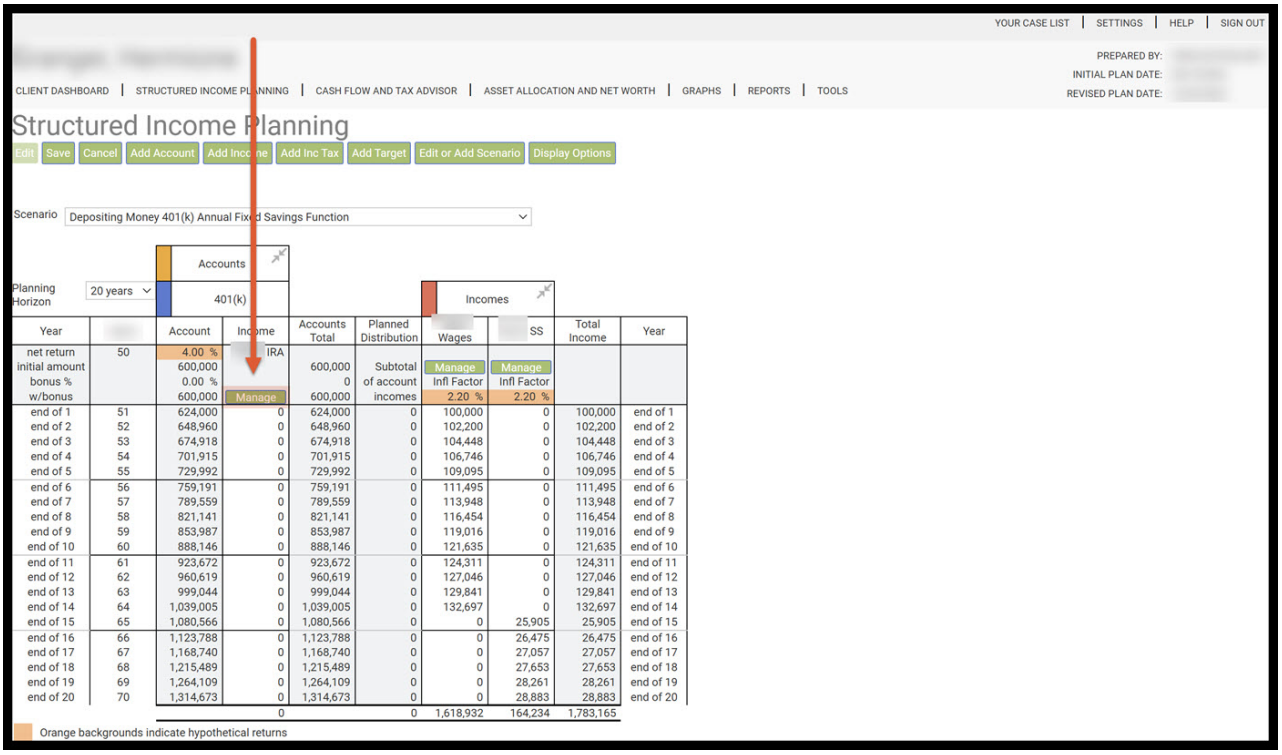
01/12/2026 10:32 am EST

There are various ways to deposit money into a 401(k) from the Structured Income Planning Page. Below is a step-by-step guideline for depositing money into a 401(k) using the annual fixed savings function.

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

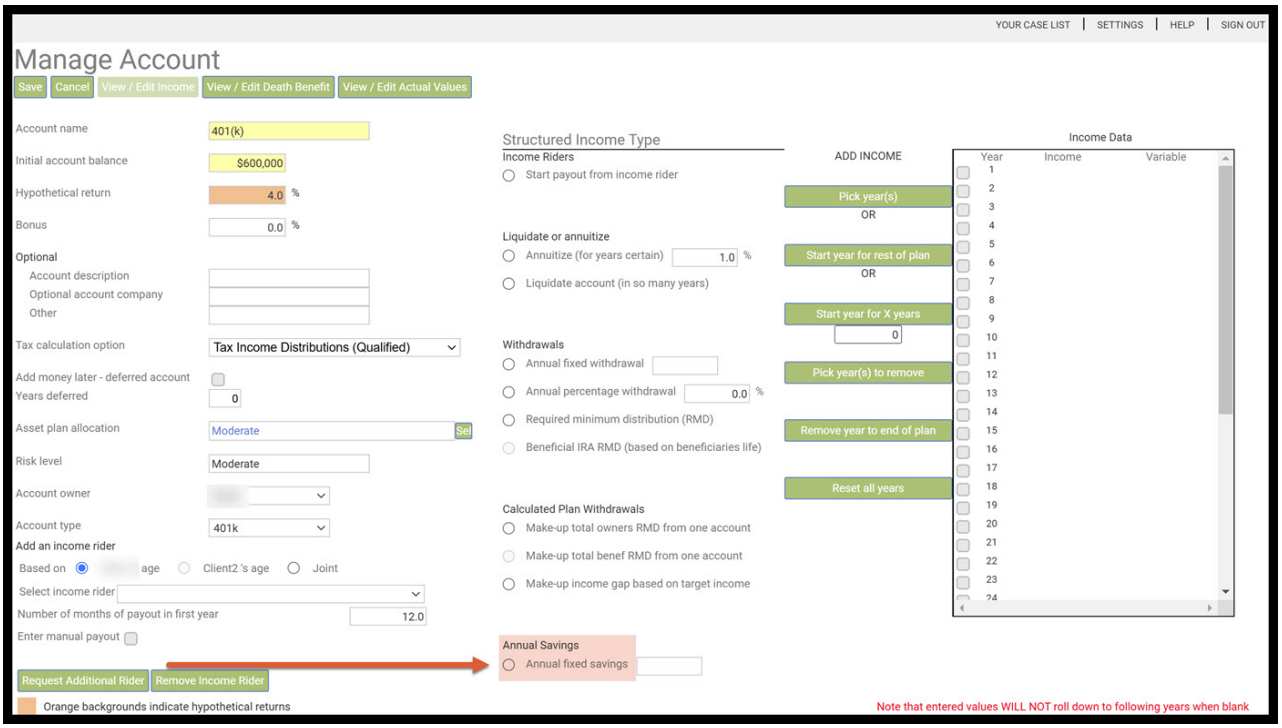



Step 2: Manage: Click on the green manage button within the column for the 401(k) account.

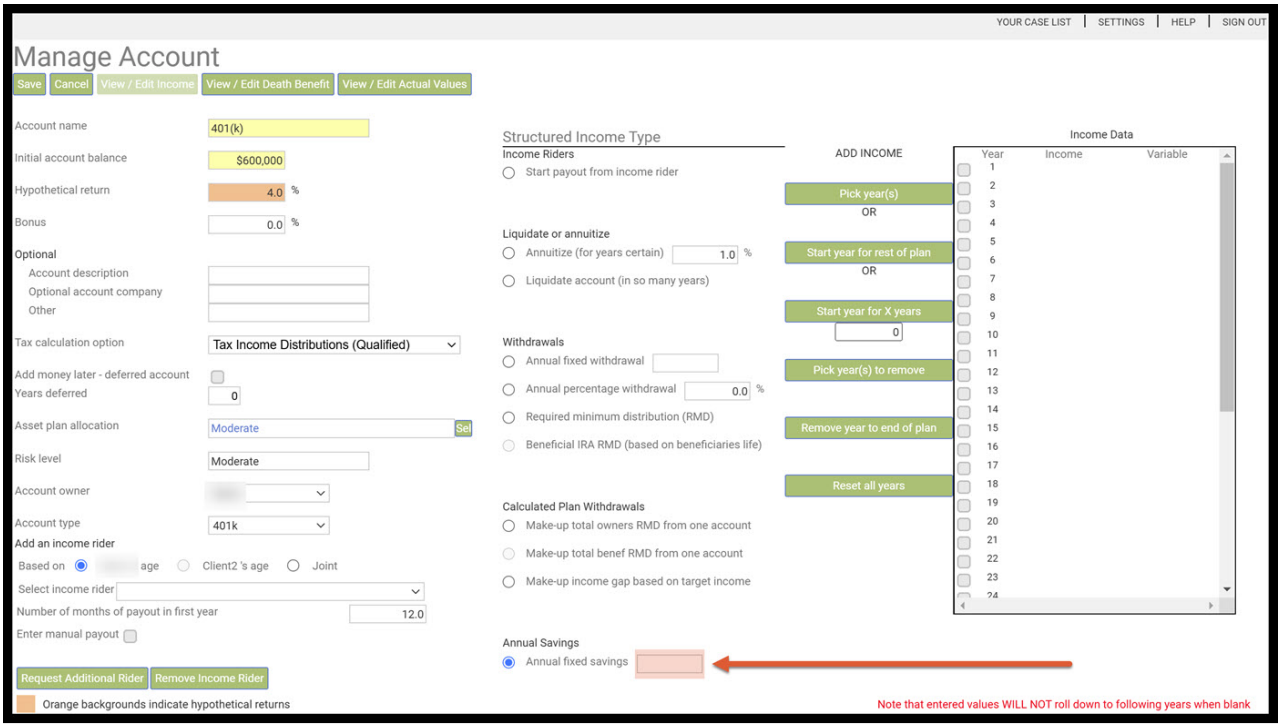



Option A: Pick Years:

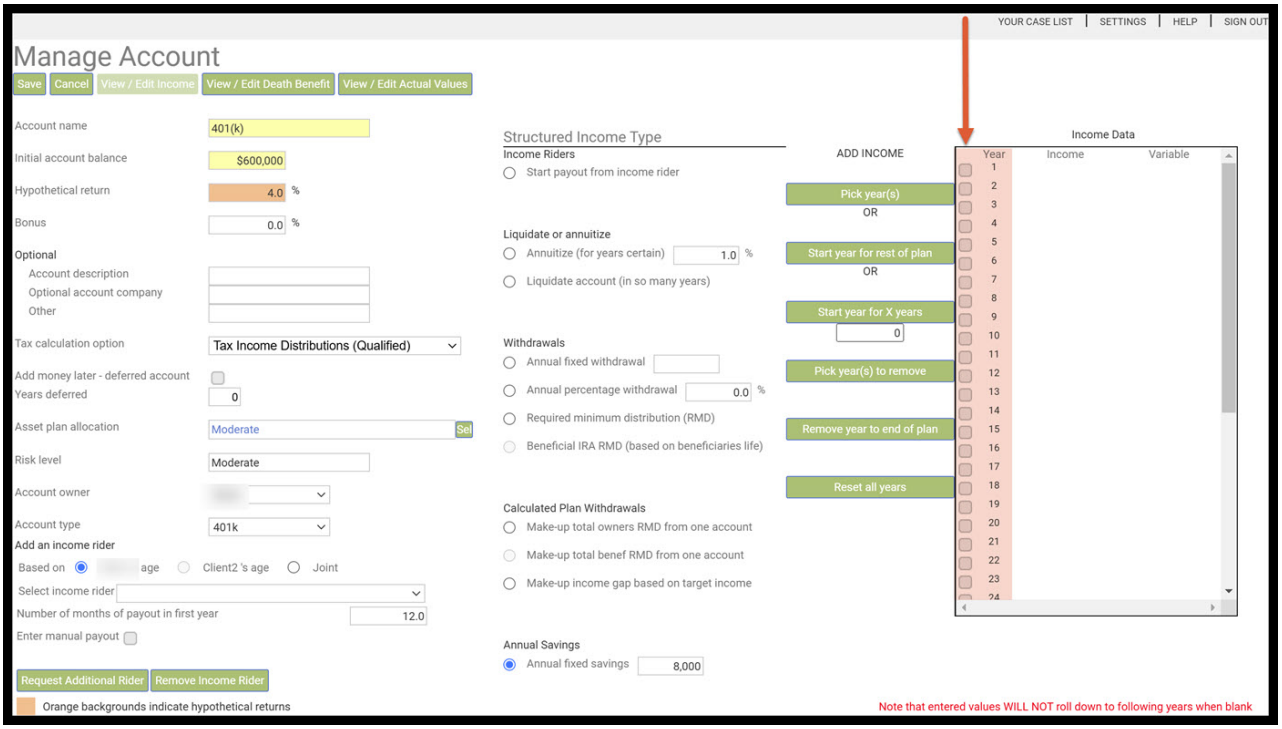
Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Savings.



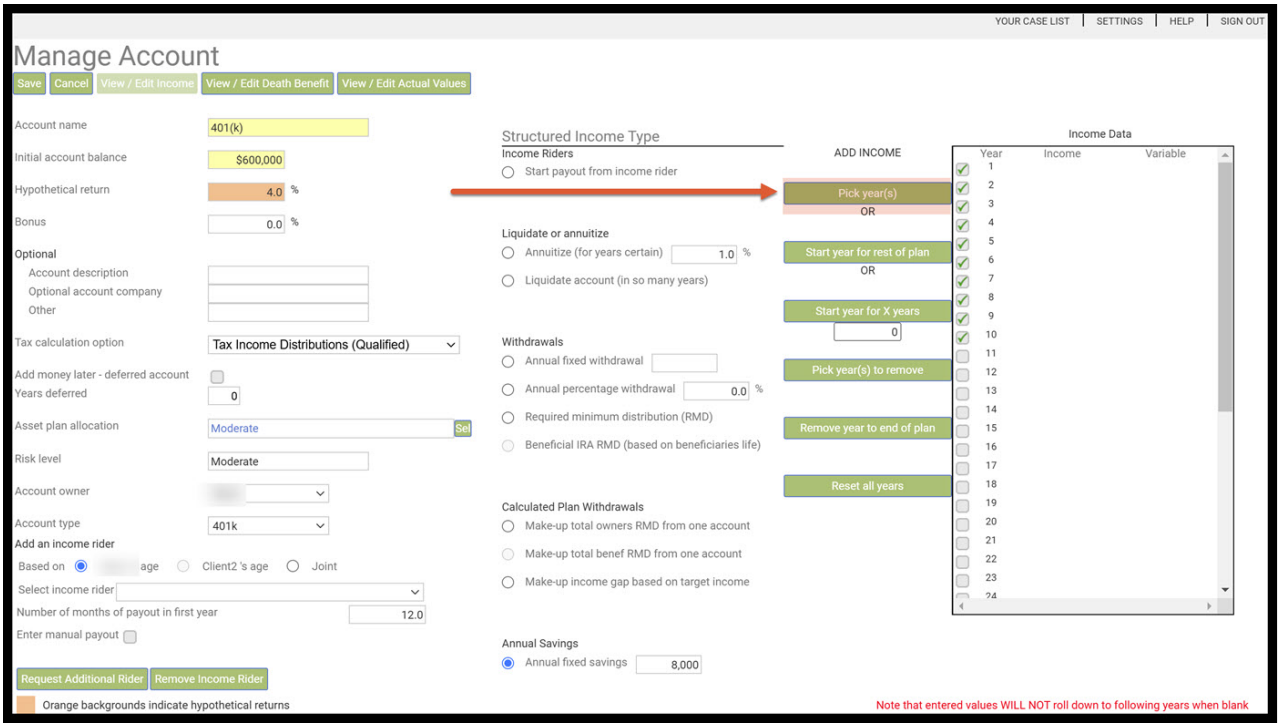

Step 4: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.



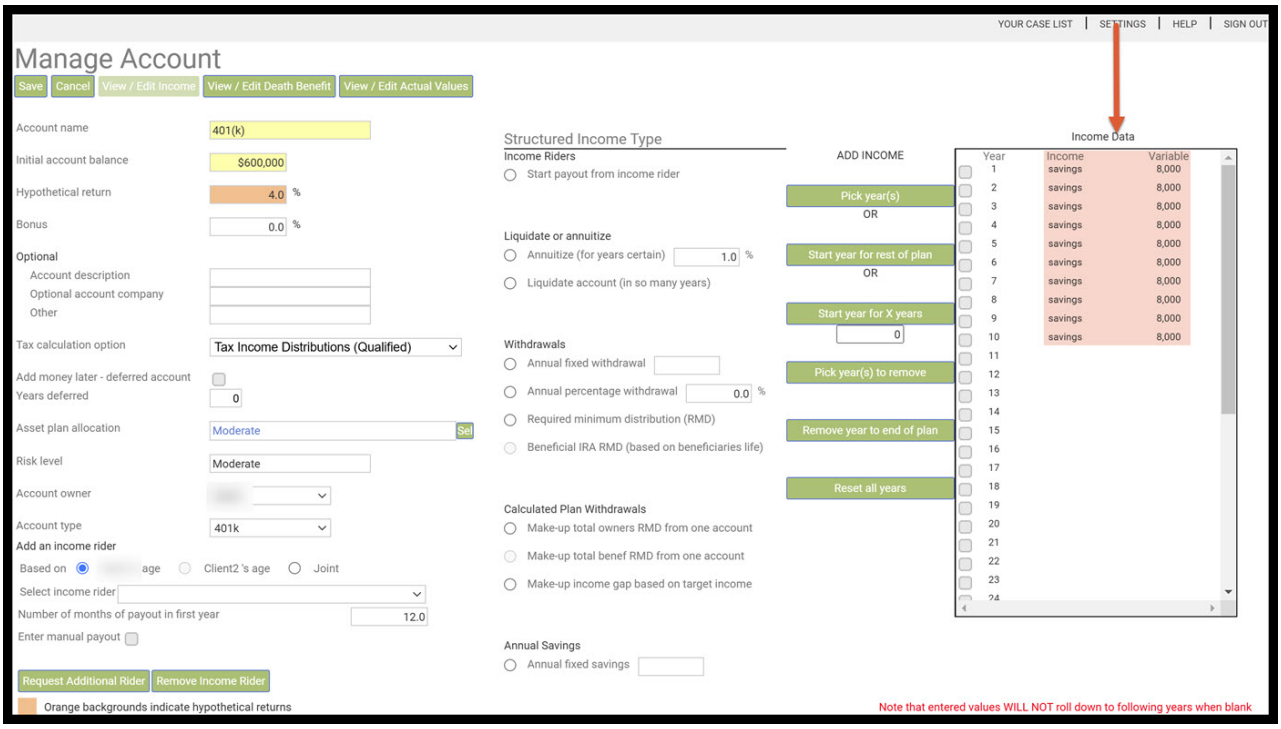

Step 5: Income Data: Within the Income data table click on the Year text box that you would like to select.



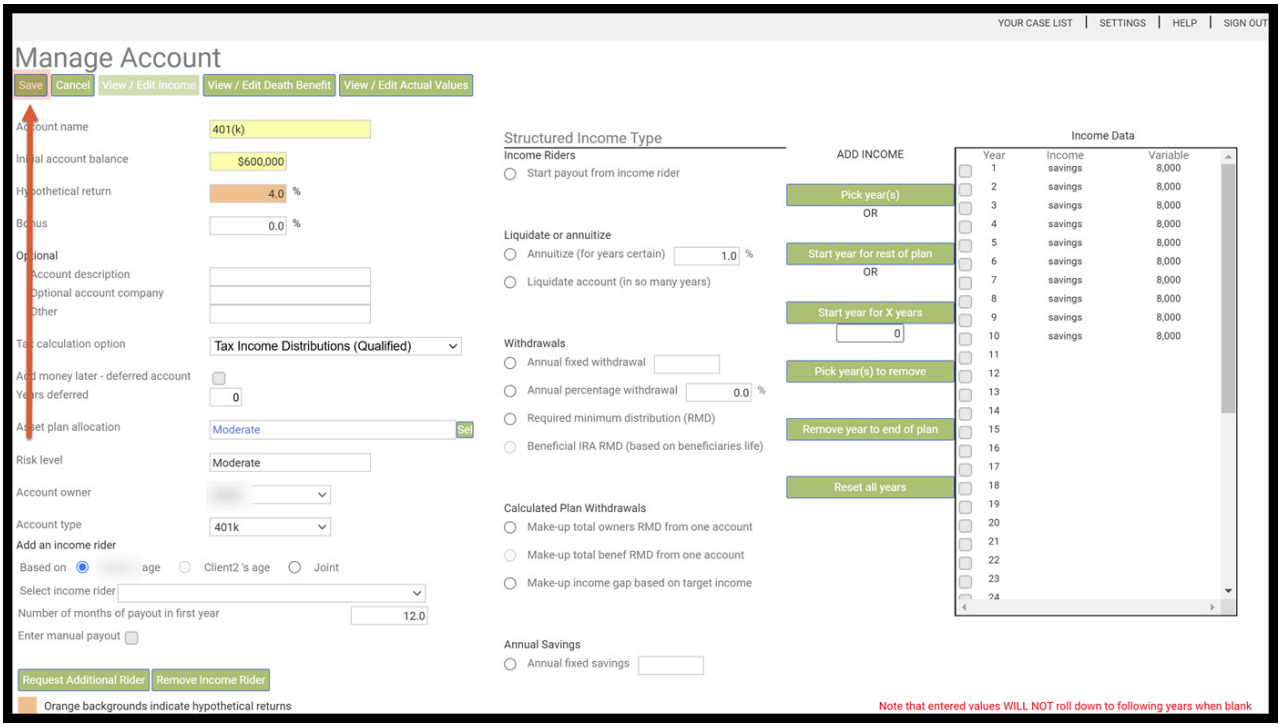

Step 6: Pick Years: Click on the green button Pick Years.



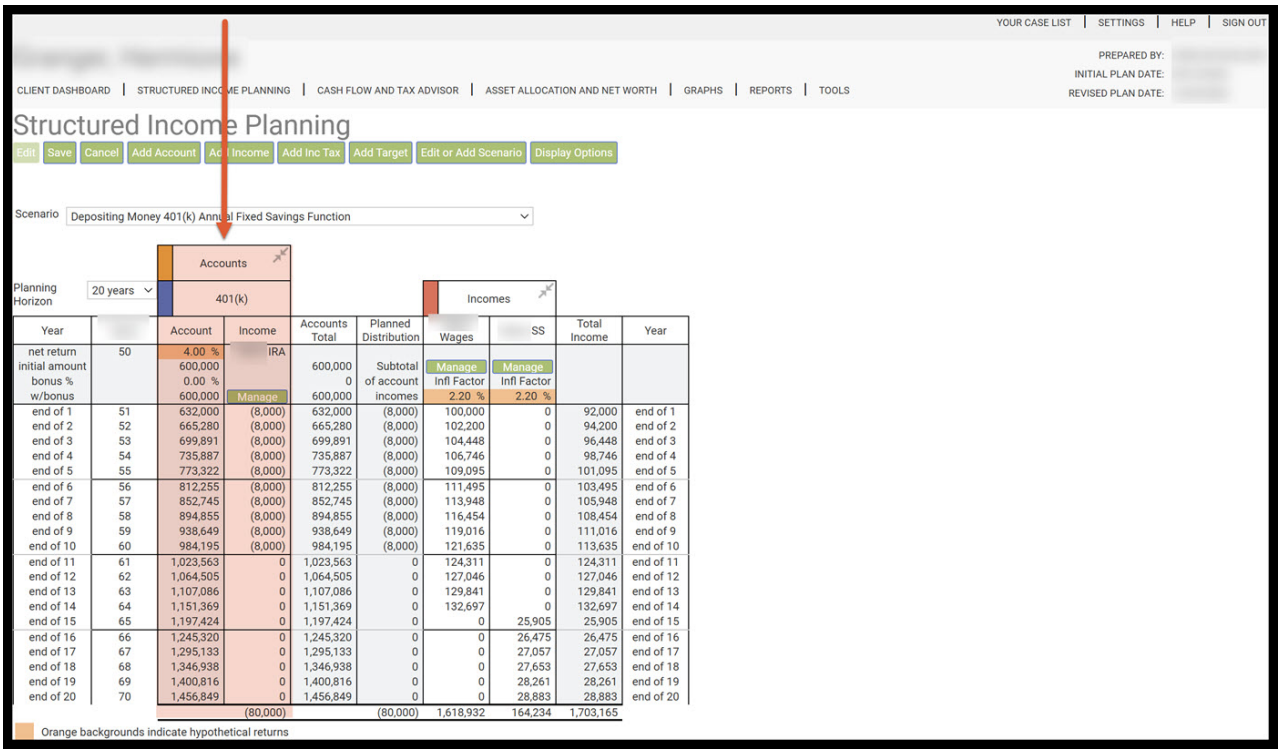

Step 7: Clicking: After clicking on the Pick Years green button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.




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

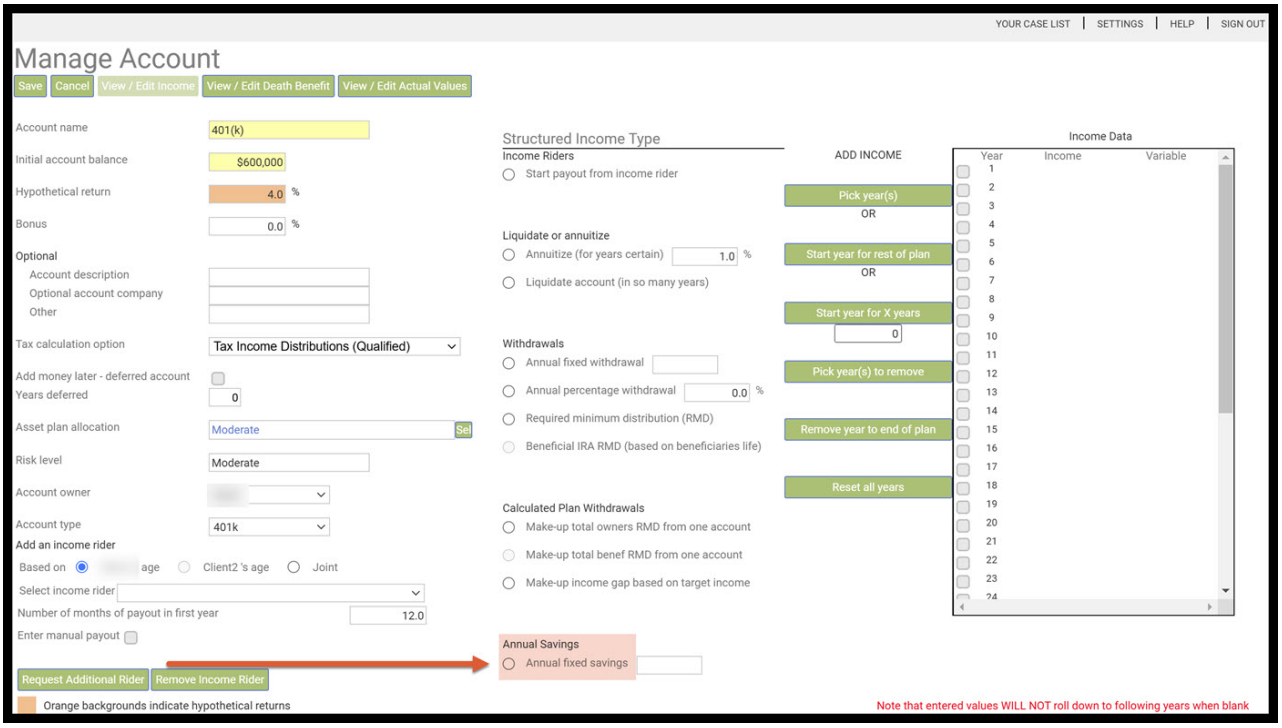



Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

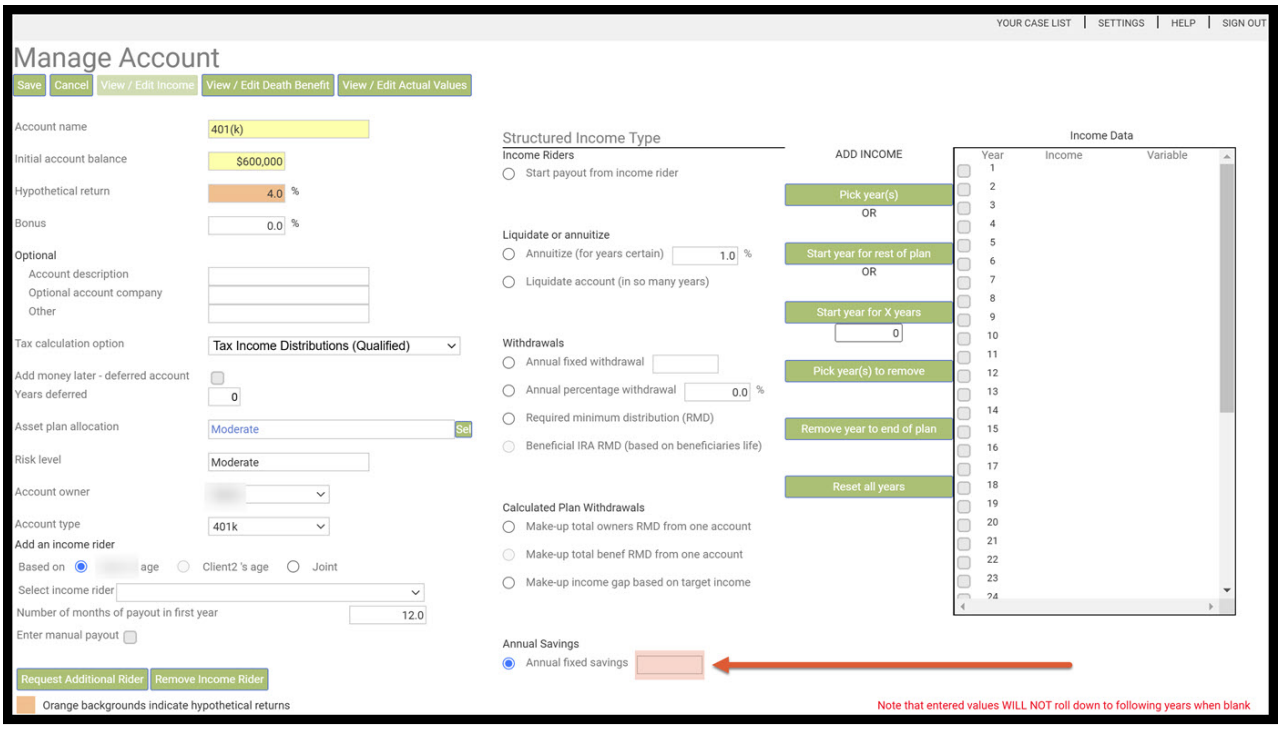



Option B: Start Years for Rest of Plan:

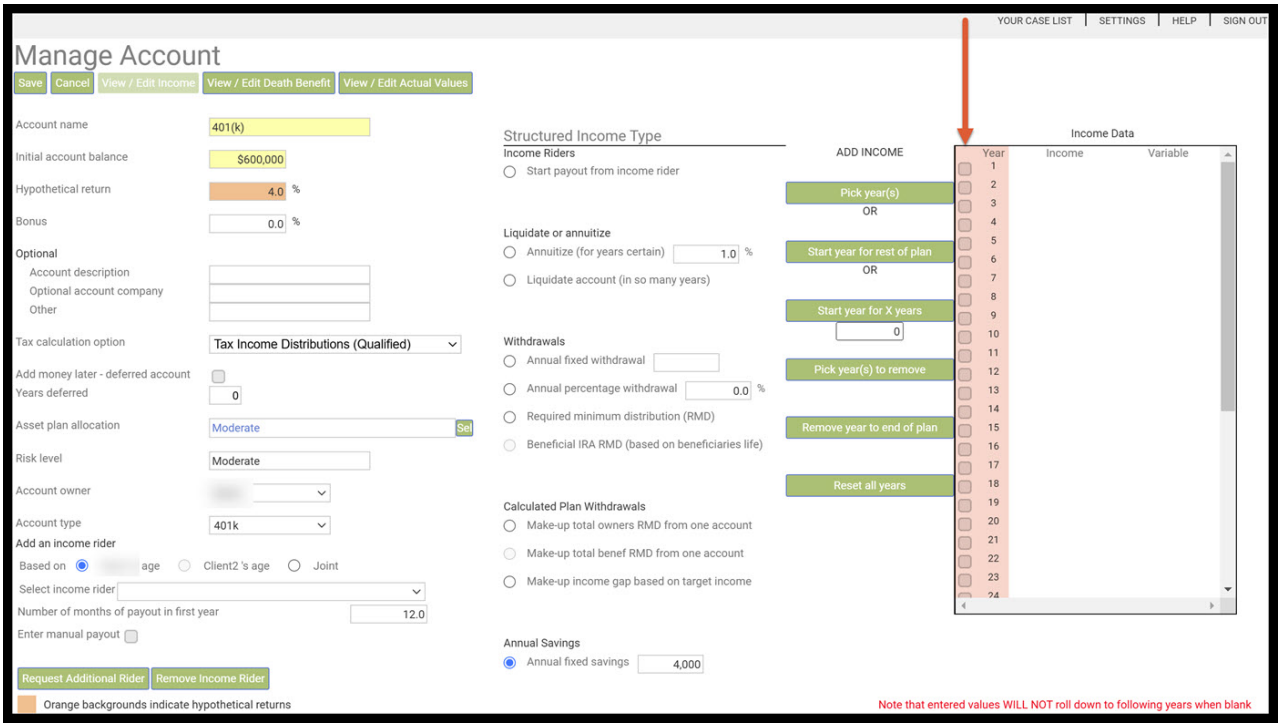
Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Savings.



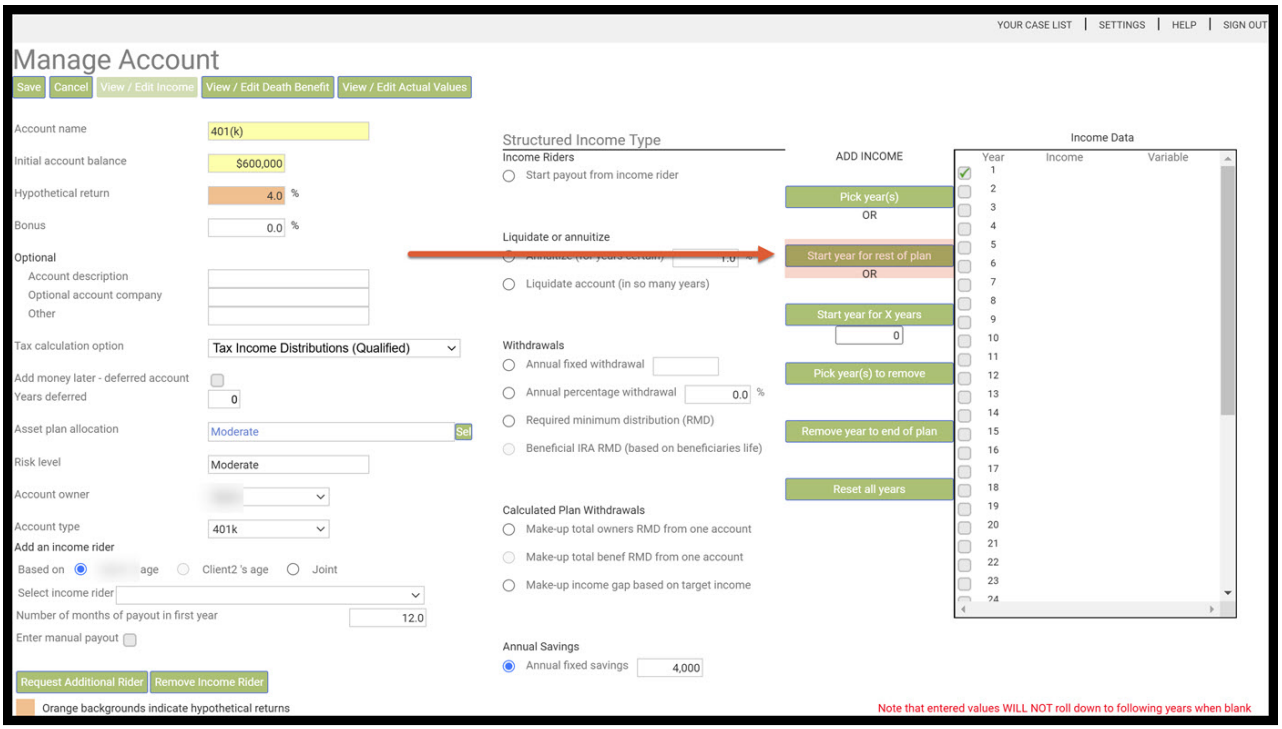

Step 11: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.



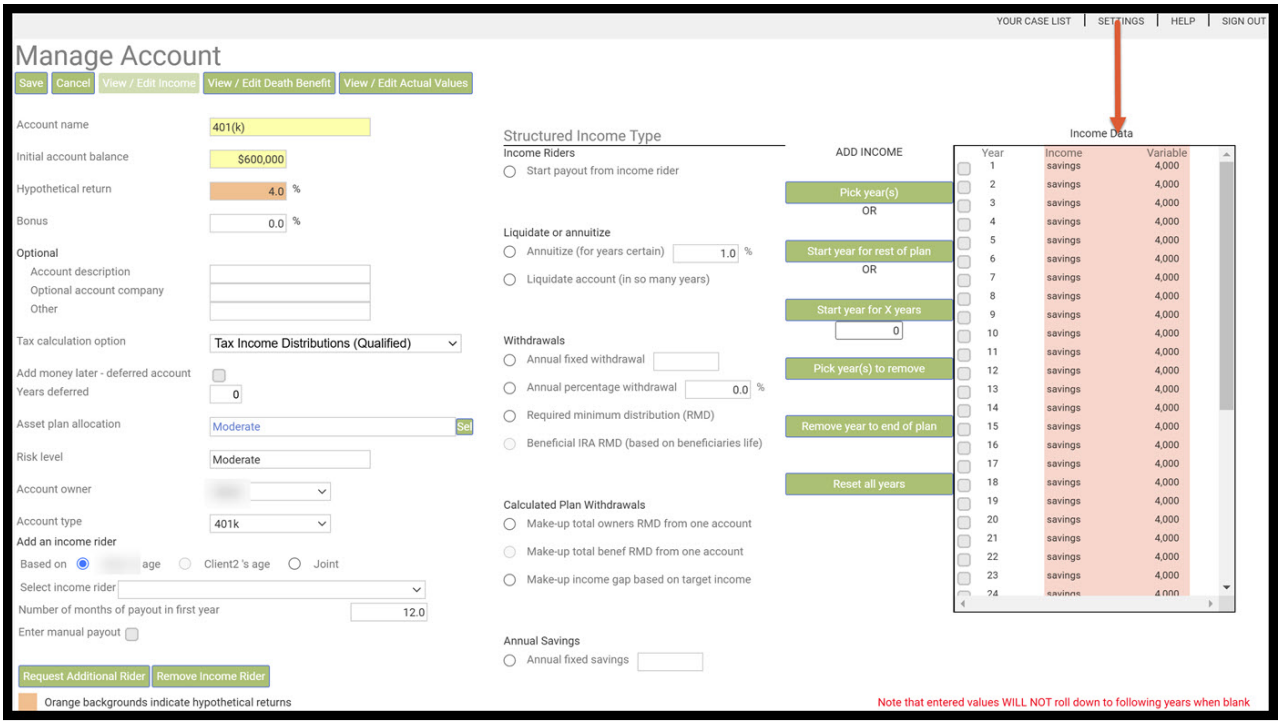

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.



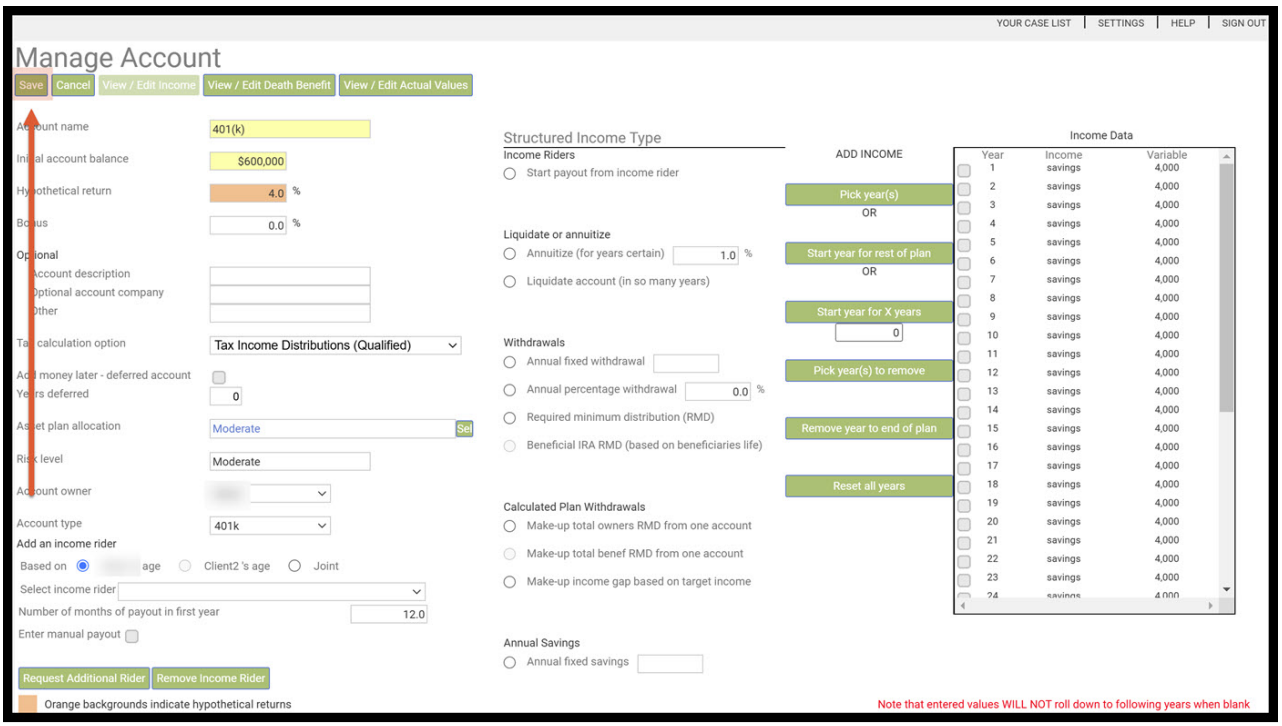

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.



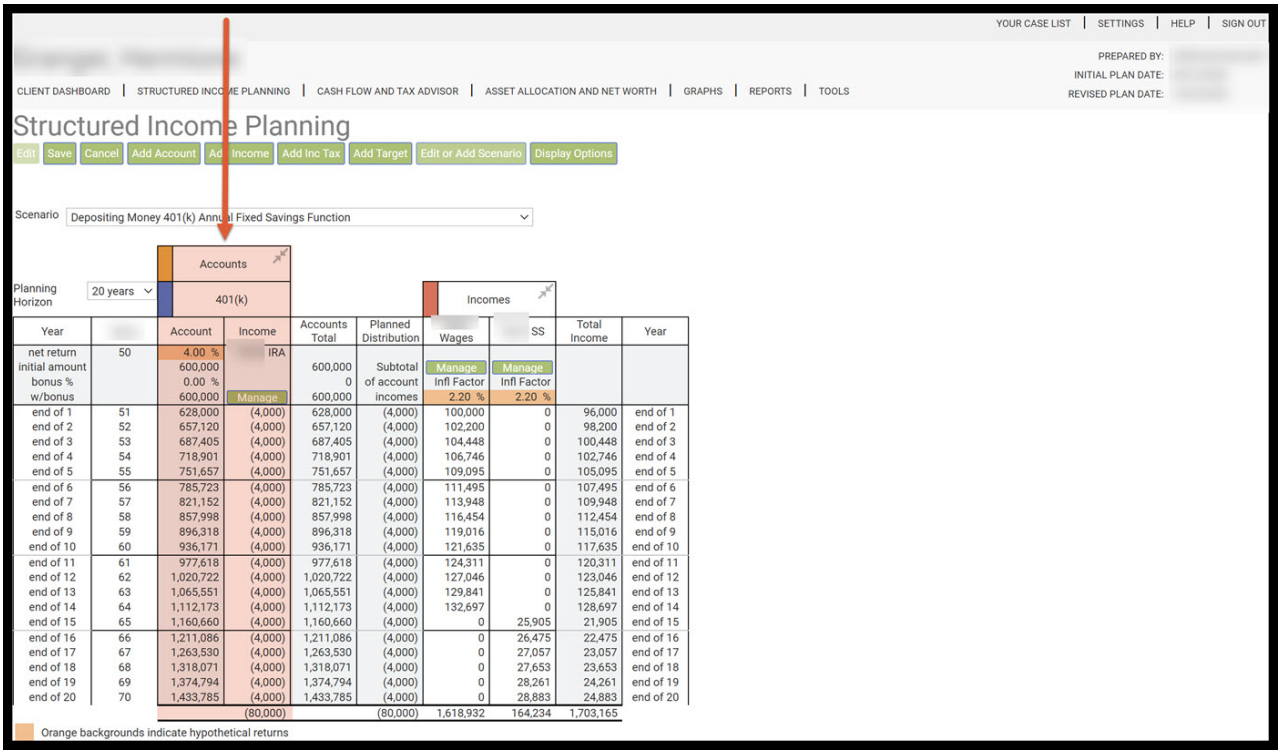

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.




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

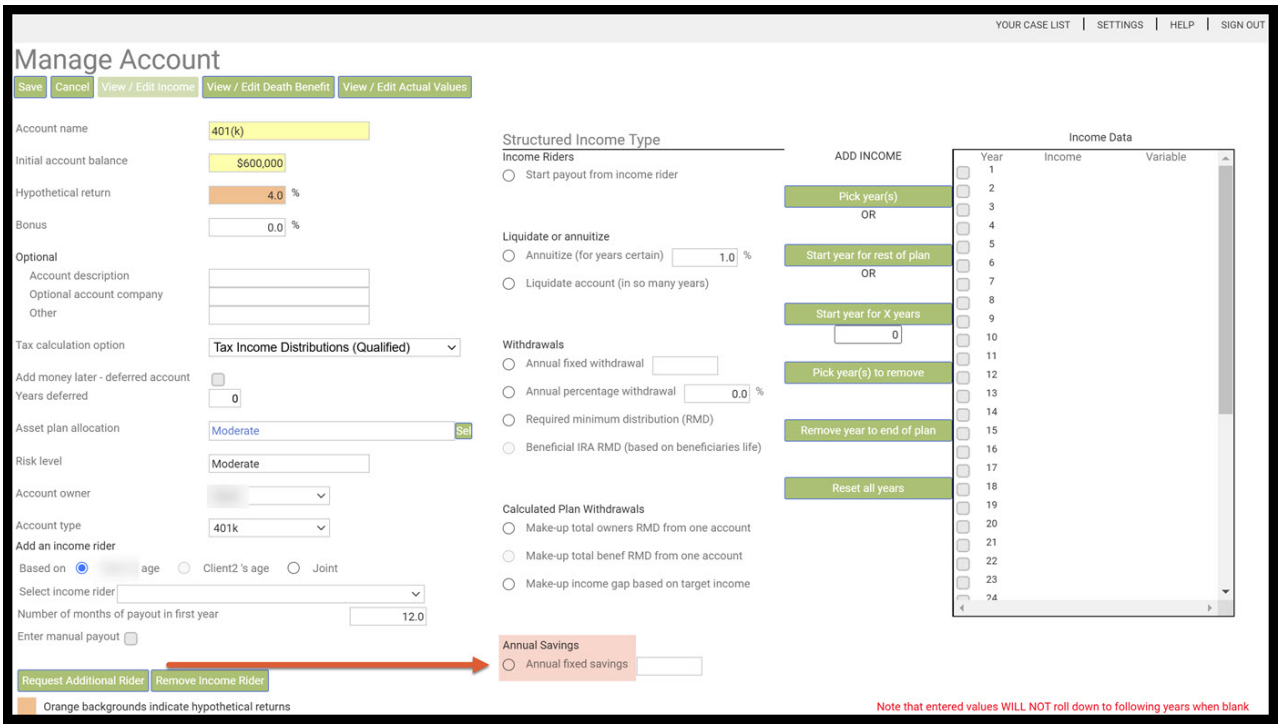



Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

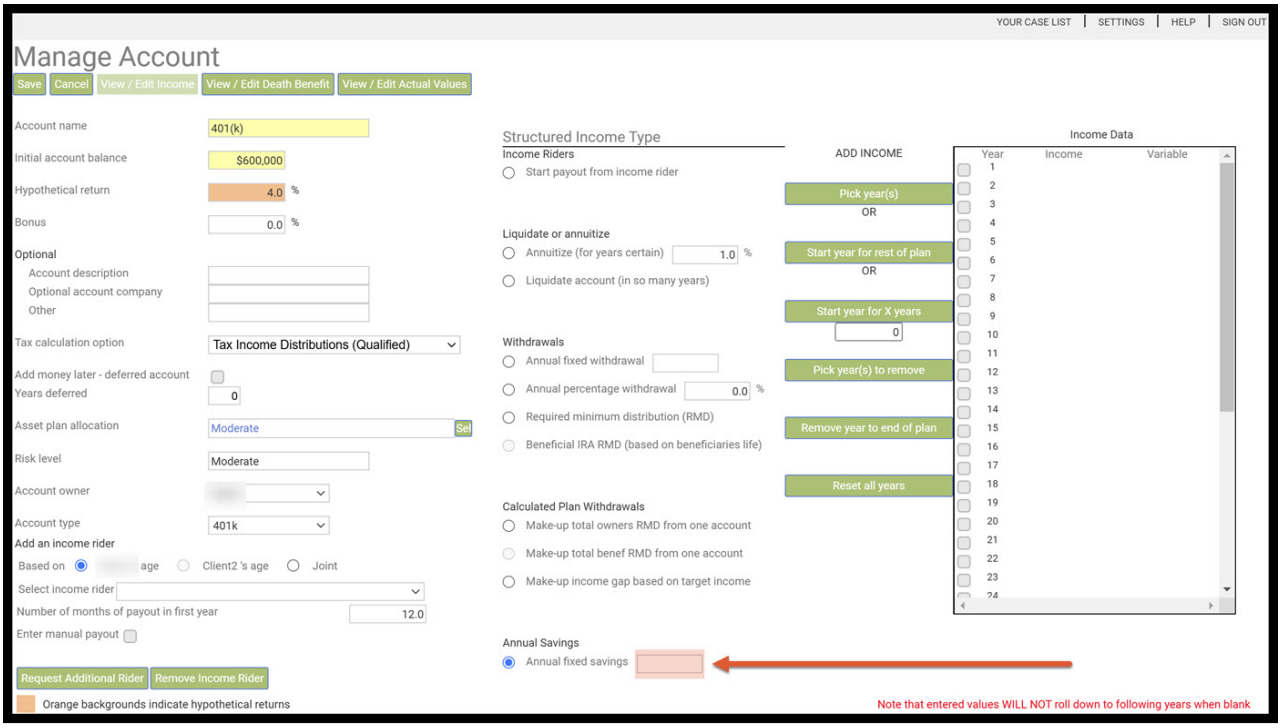



Option C: Start Year for X Years:

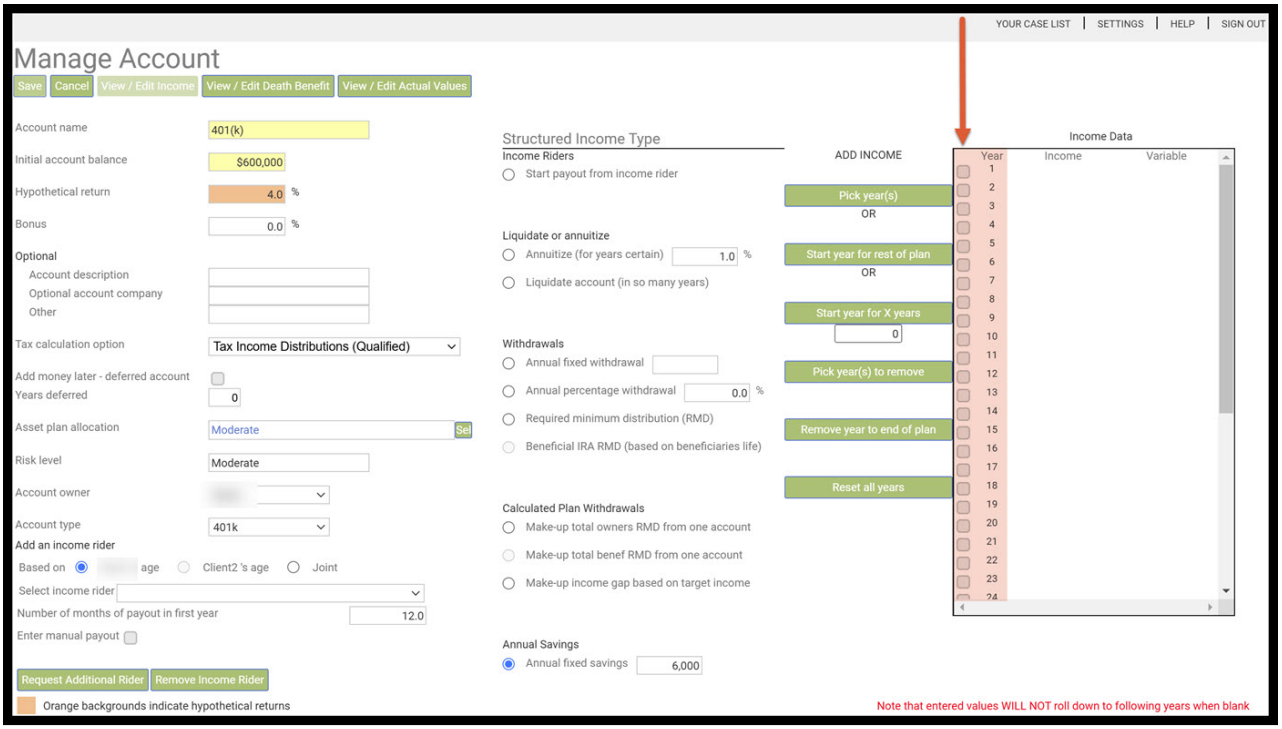
Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Savings.



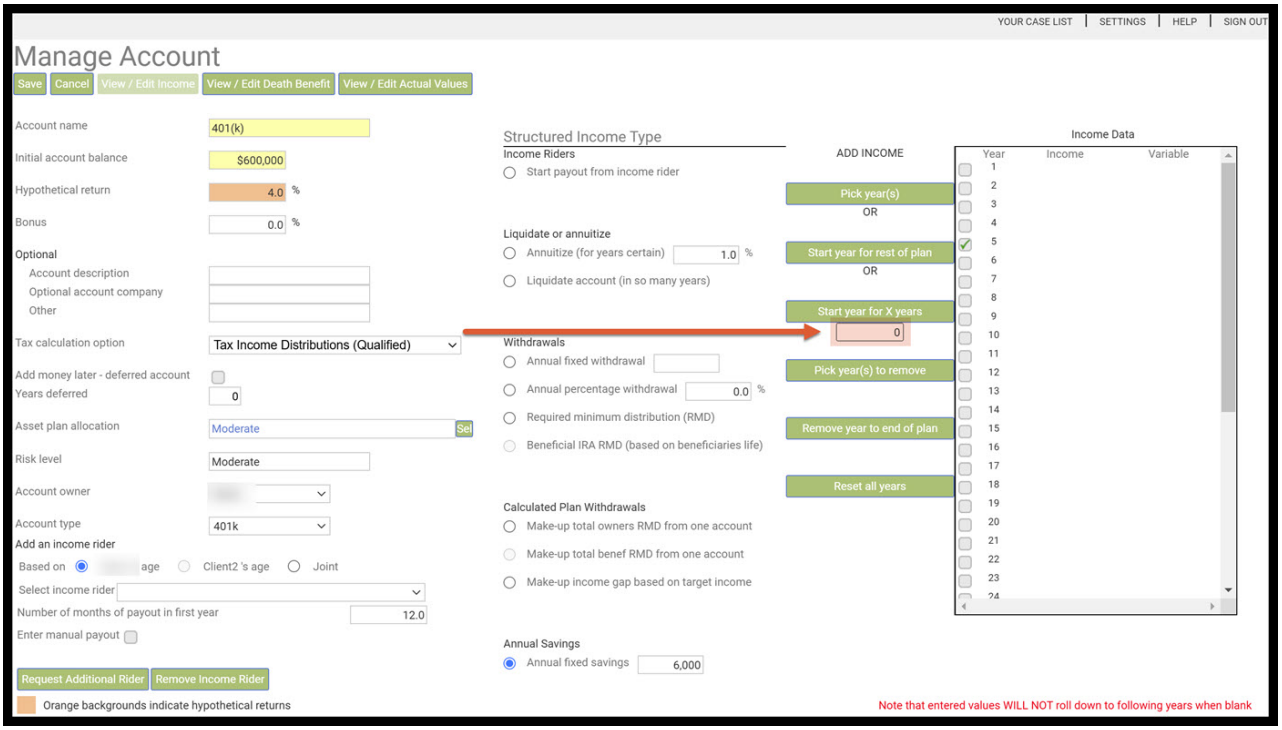

Step 18: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.



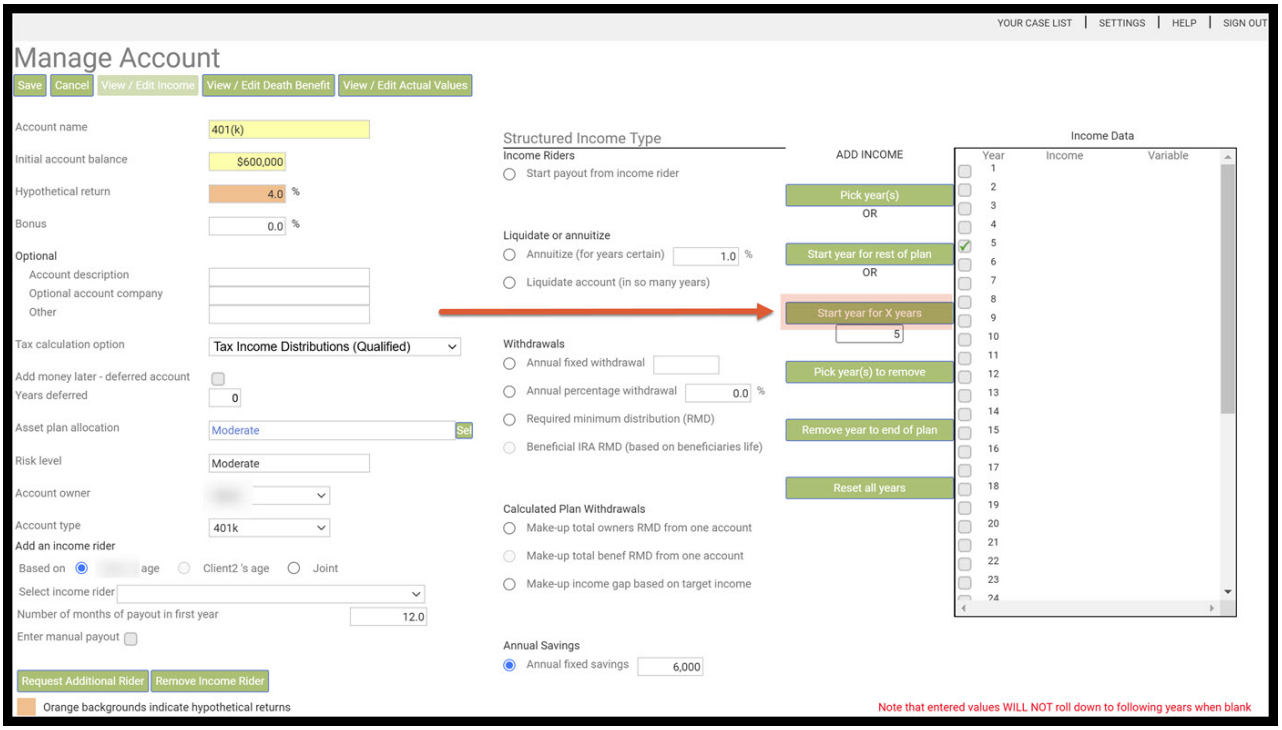

Step 19: Income Data: Within the Income data table click on the Year text box that you would like to select.



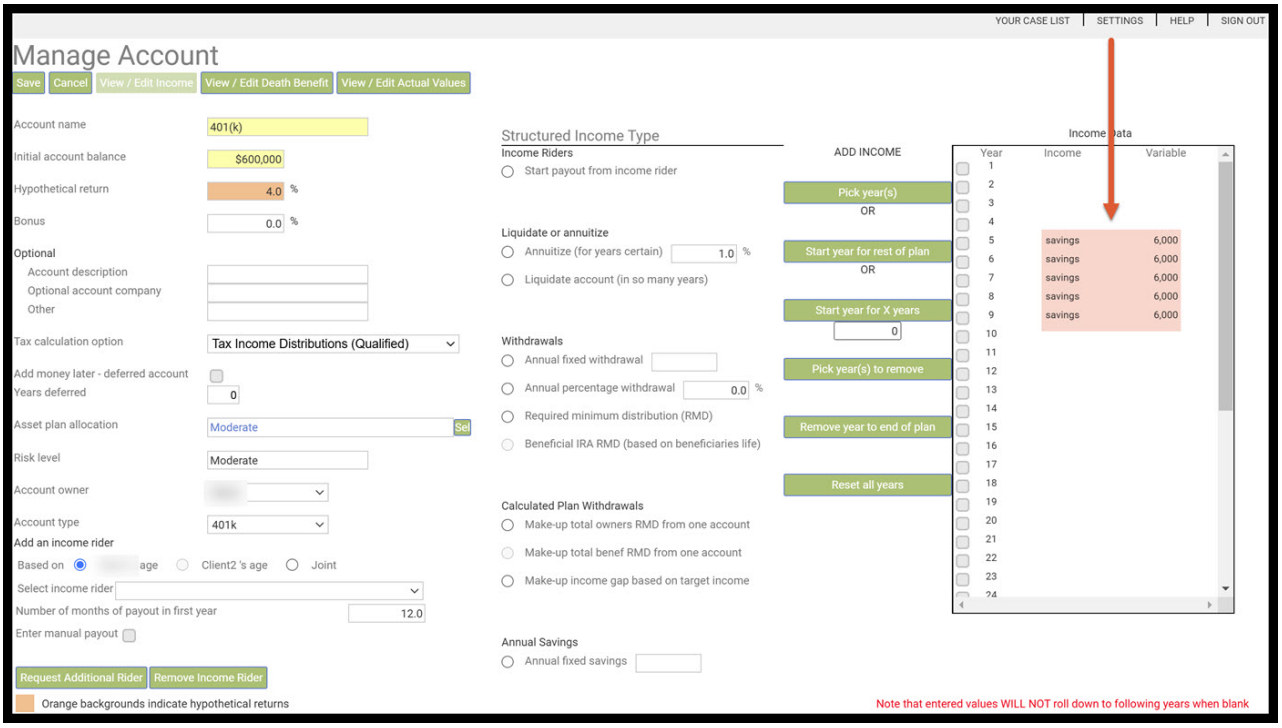

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount be distributed.



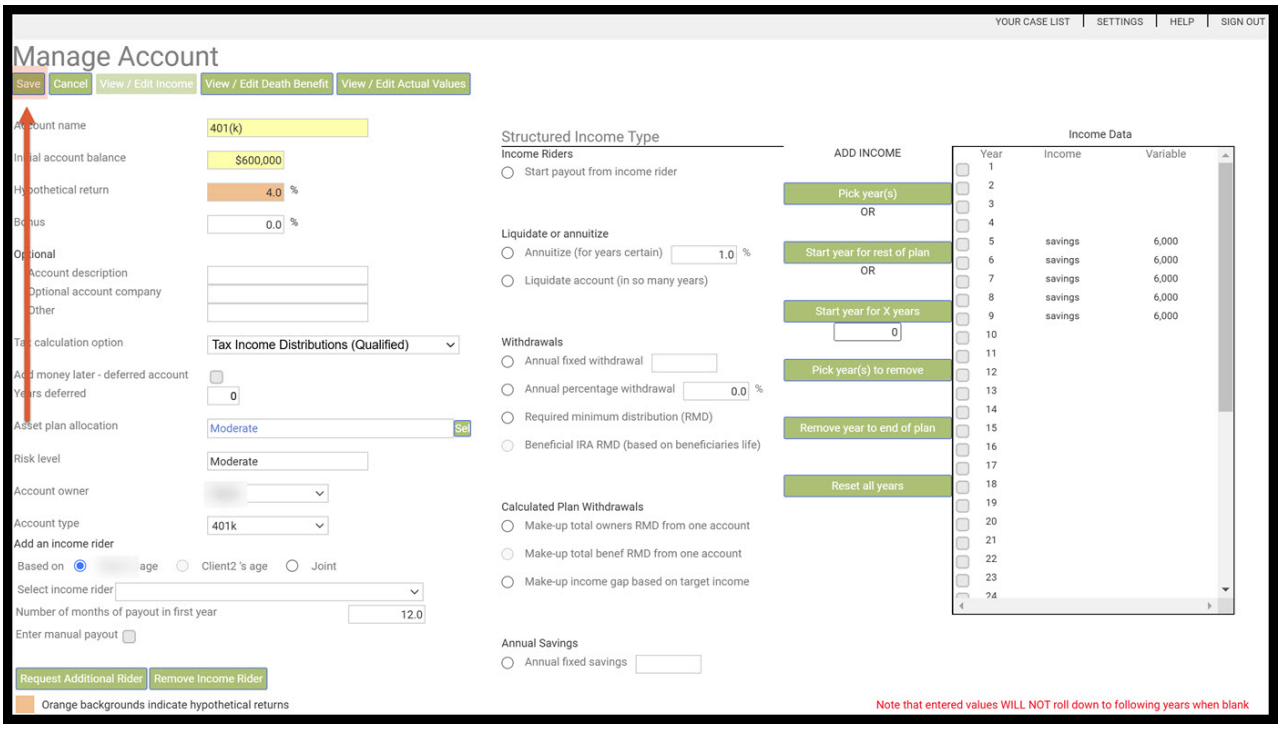

Step 21: Start Year of X Years: Click on the green button Start Year for X Years.



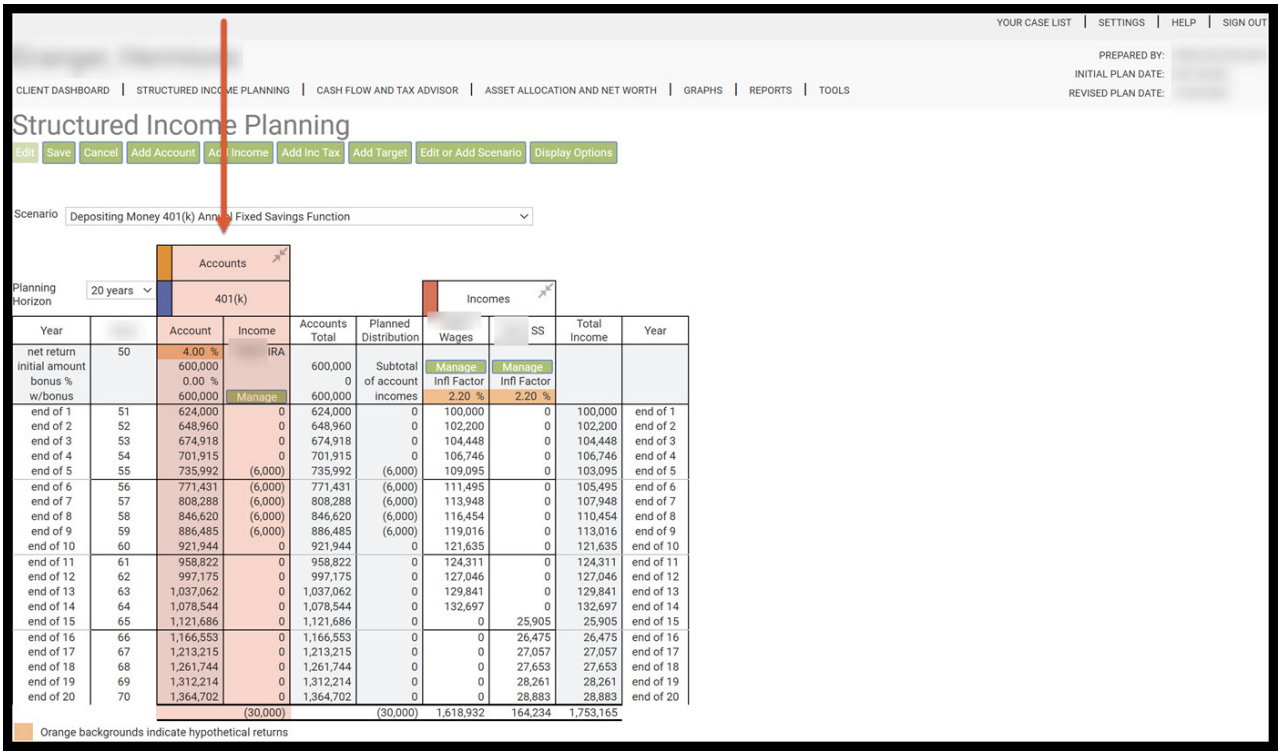

Step 22: Clicking: After clicking on the Start Year for X Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.



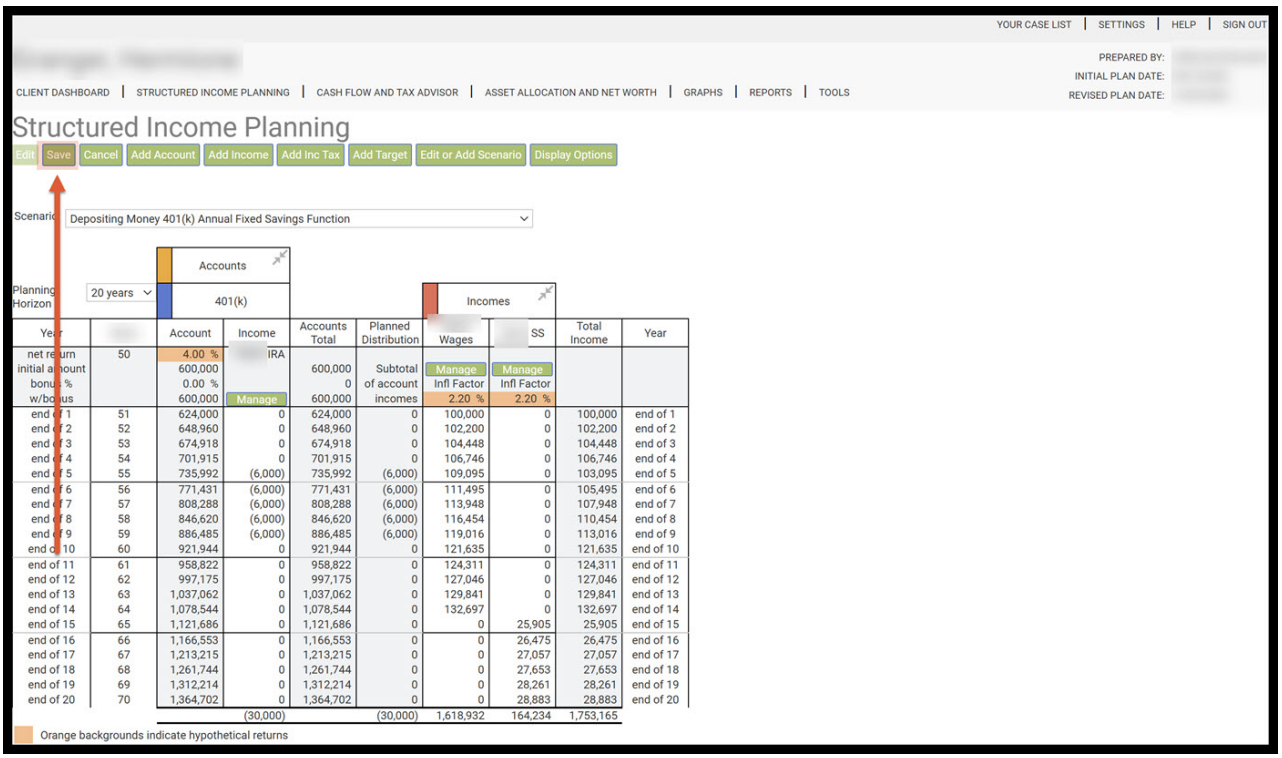

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.



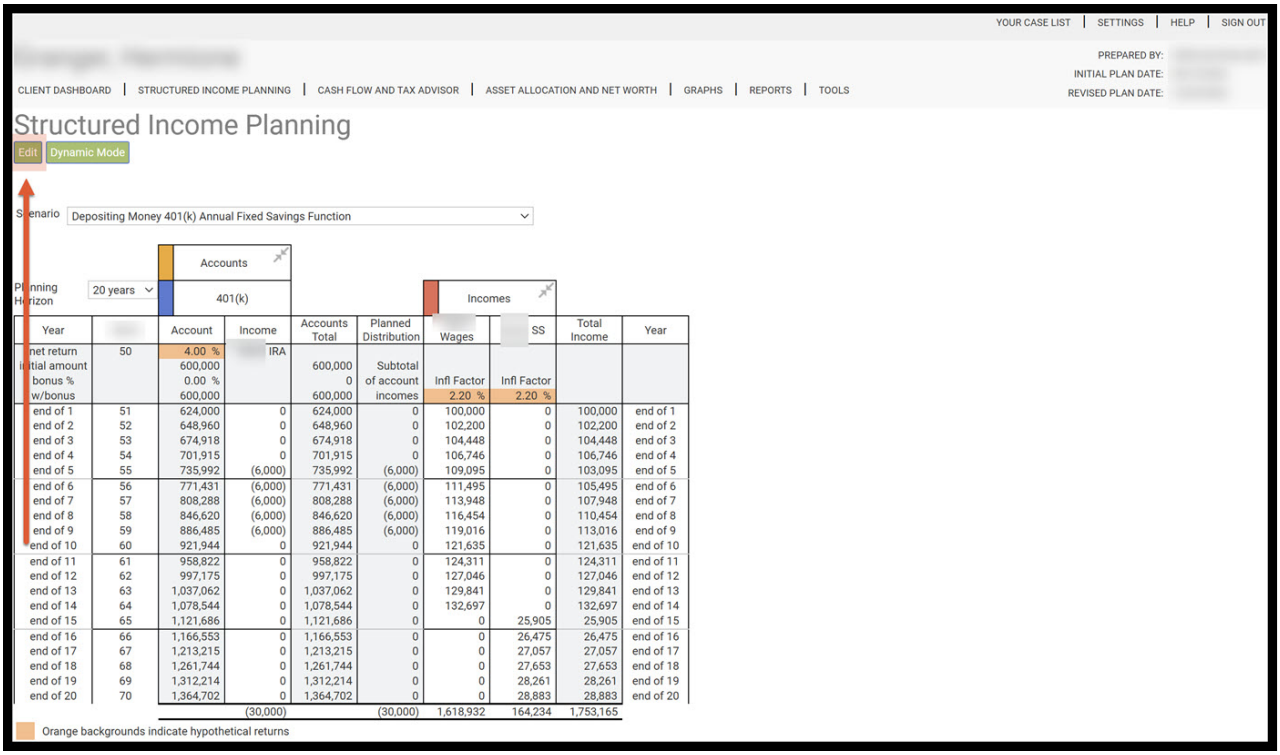

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



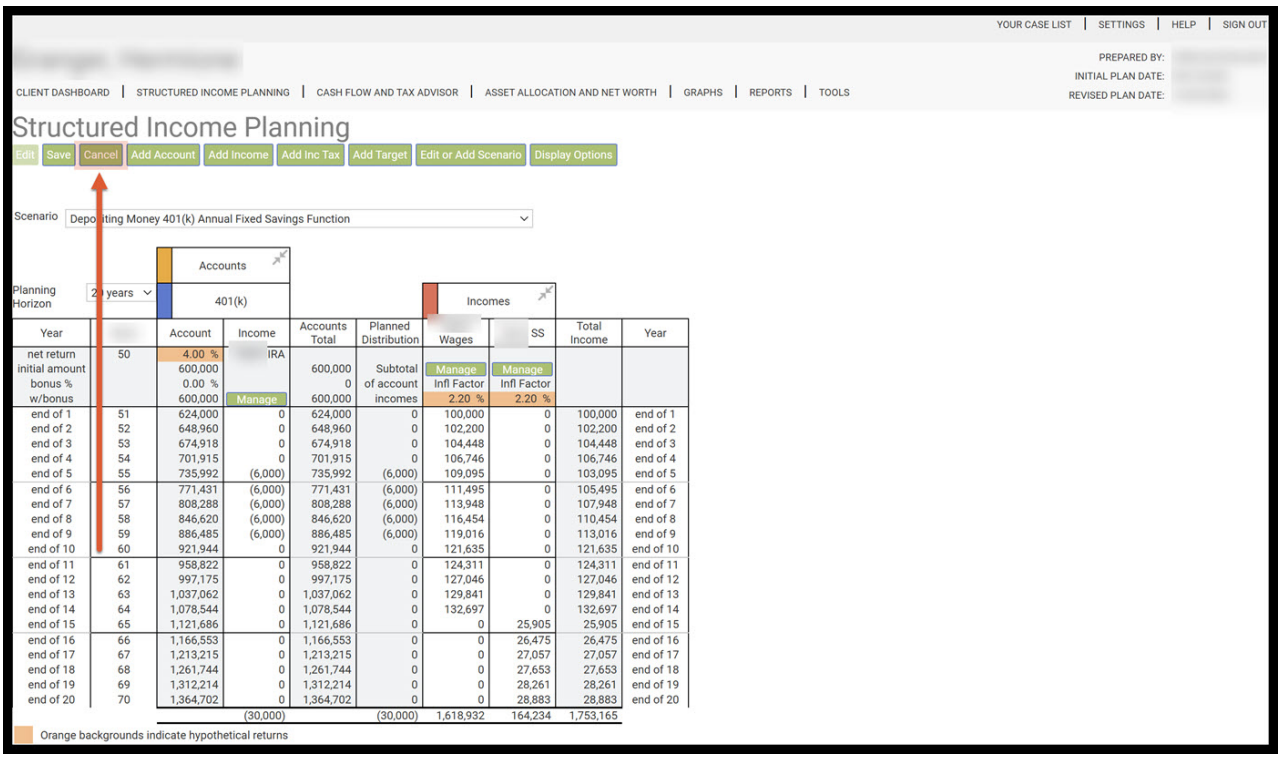

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



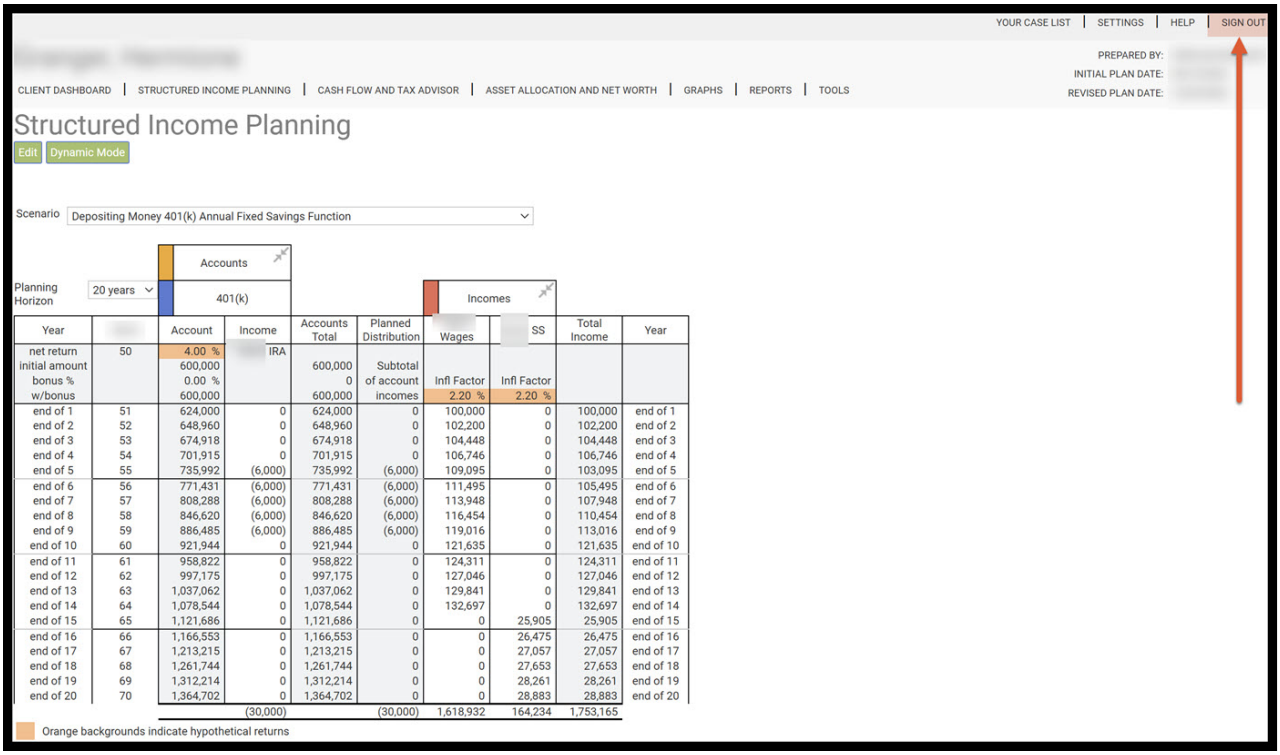

Step 26: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.




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.




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.




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