

# Creating Custom Text to the Disclosure Page and Final Report

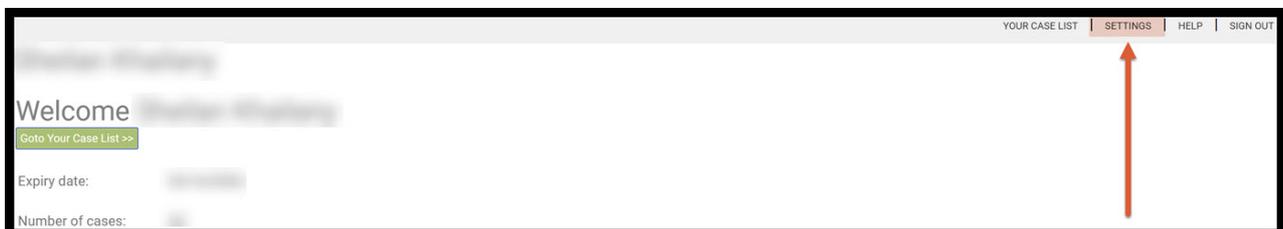
12/06/2024 3:41 pm EST

Under the Settings option, you can access the Disclosure page. On the Default Disclosure page, you can customize the Standard Assumptions and Disclaimer by adding unique text. Below is a step-by-step guide for adding unique text to the Standard Assumptions and Disclaimer, which will appear in the final report for the client.

Step 1: Log In: Log into SIPS.



Step 2: Settings: Click on the settings button that is located in the upper right-hand side of the screen.



Step 3: Disclosure: Click on the disclosure button that is located in the upper-right hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Preferences

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel Select New Logo (\*.gif, \*.png, \*.bmp, \*.jpg, \*.jpeg) Upload

User id  
 Old password  
 New password  
 Please re-enter new password  
 Email address

Company Name  
 Company Address  
 Company Address  
 Company Phone  
 Company Website  
 Company Email

Step 4: Enter Additional Assumption and Disclosure Textbox: At the bottom of the screen click in the text box and write in your unique text.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Default Disclosure

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel

This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Standard Assumptions and Disclaimer:

ASSUMPTIONS - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses, and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation, and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product.

The growth rates are hypothetical and have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

CRITERIA AND METHODOLOGY - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes, and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and it must be furnished separately. All income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

LIMITATIONS AND RISKS - The information contained in this report is not guaranteed to be accurate, complete, or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only.

The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

Enter Additional Assumption and Disclosure text:

Step 5: Save: Click on the green save button underneath the Disclosure heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Default Disclosure

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel

This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Standard Assumptions and Disclaimer:

**ASSUMPTIONS** - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses, and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation, and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product.

The growth rates are hypothetical and have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

**CRITERIA AND METHODOLOGY** - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes, and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and it must be furnished separately. All income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

**LIMITATIONS AND RISKS** - The information contained in this report is not guaranteed to be accurate, complete, or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only.

The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

Enter Additional Assumption and Disclosure text:

This hypothetical report was created by first name, last name, credentials, company name, address, contact information.

Step 6: Your Case List: Click on Your Case List button located in the upper right hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Default Disclosure

PREFERENCES | RECOMMENDATIONS | CUSTOM RETURN RATES | CUSTOM GROUPING OPTIONS | DISCLOSURE | ALLOCATION CODES

Save Cancel

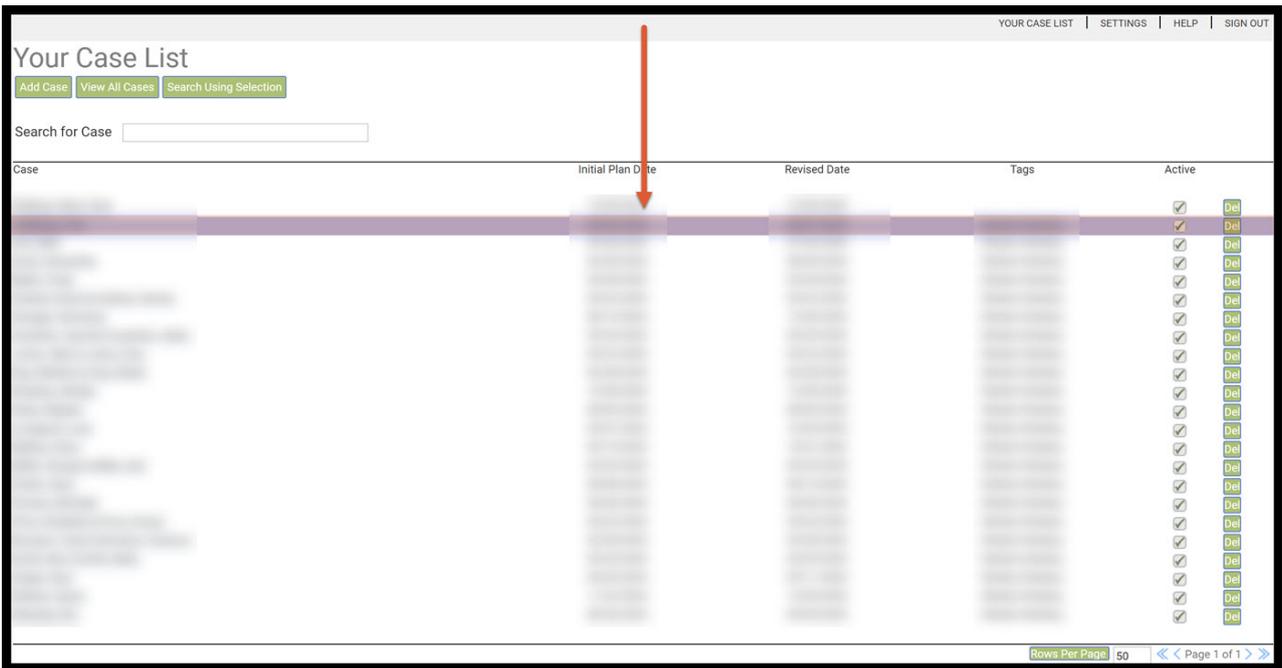
This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Standard Assumptions and Disclaimer:

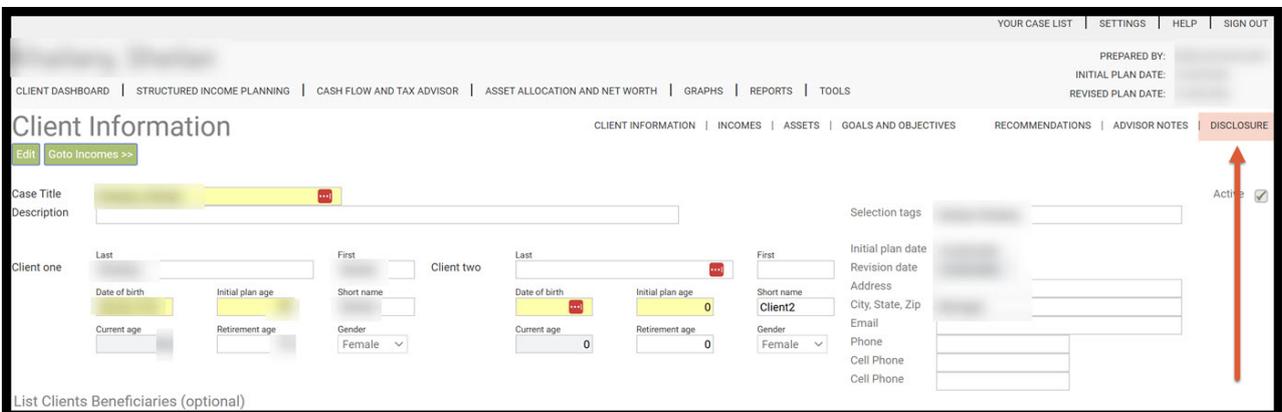
Step 7: View All Cases: Click on the green View All Cases button underneath the Your Case List heading.



Step 8: Case Selection: Click on a case.



Step 9: Disclosure: Click on the Disclosure button located in the upper right hand side of the screen.



Step 10: Unique Text: The unique text should be displayed at the bottom of the screen.

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

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

# Disclosure

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Important Note - the values shown in orange on various screens and reports indicate hypothetical values  
This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Assumptions and Disclaimer:

**ASSUMPTIONS** - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses, and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation, and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product.

The growth rates are hypothetical and have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

**CRITERIA AND METHODOLOGY** - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes, and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and it must be furnished separately. All income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

**LIMITATIONS AND RISKS** - The information contained in this report is not guaranteed to be accurate, complete, or timely. Neither your advisor nor anyone who helped your advisor create or populate this report, including, but not limited to, any software or information provider, shall be liable for any damages or losses related to your use of the information contained in it. The information contained in the plan is to be used for informational purposes only.

The income plan does not provide tax advice. The tax calculations and tax projections shown in this plan are approximate and not intended to be accurate. An appropriate tax professional should be consulted prior to implementation of any strategy. The information provided in the plan is not intended to be used, nor can it be used for the purpose of avoiding U.S. Federal, state, or local tax penalties. Potential Social Security Benefits shown in the plan are for informational purposes only. Potential Cost of Living increases are shown at a fixed rate. This is not likely to happen. Actual Social Security Benefits may be impacted by a number of different factors related to your personal situation. You should refer to the Social Security Administration for information on your future benefit. We are not affiliated with the Social Security Administration or any other government agency.

This hypothetical report was created by first name, last name, credentials, company name, address, contact information.

Step 11: Reports: Click on the Reports button in the center of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

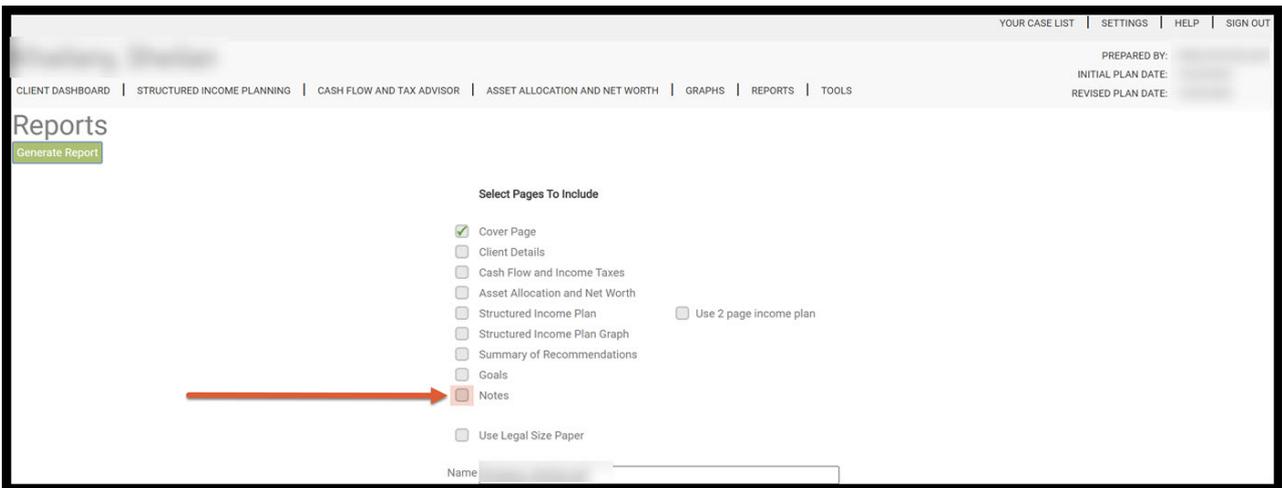
# Disclosure

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

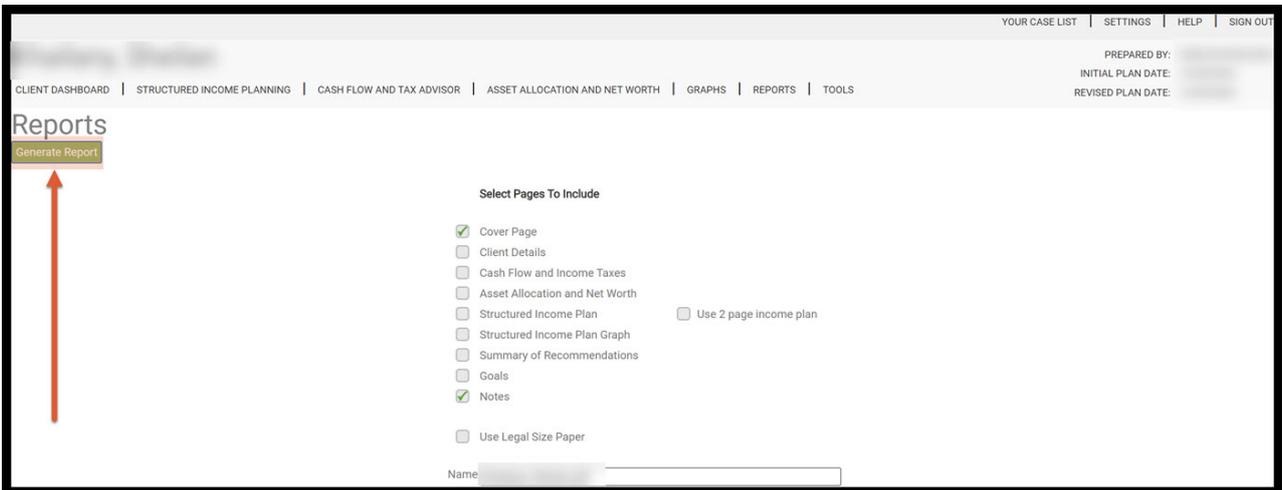
Important Note - the values shown in orange on various screens and reports indicate hypothetical values  
This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

Assumptions and Disclaimer:

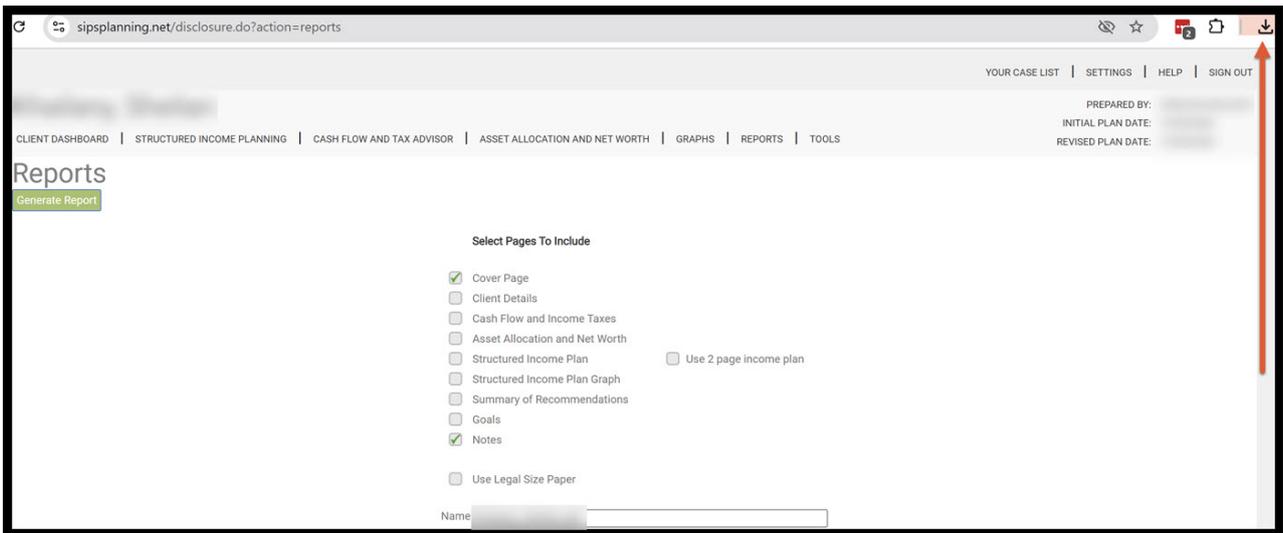
Step 12: Notes Checkbox: Click on the Notes checkbox.



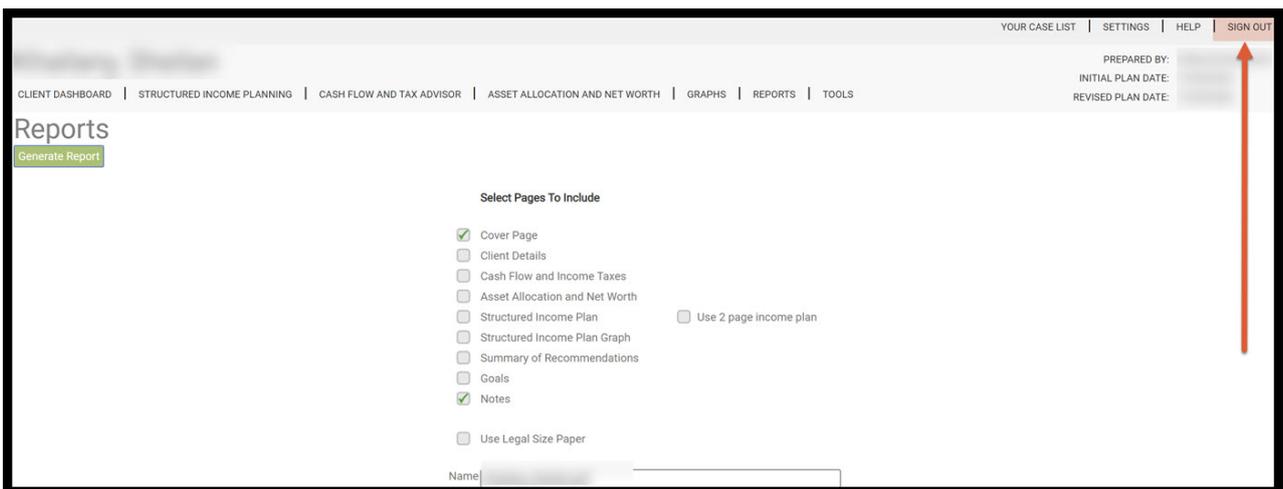
Step 13: Generate Report: Click on the green Generate Report button underneath the Reports subheading.



Step 14: Download: Open the pdf document that has been downloaded.



Step 15: 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: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).