## View/Edit Actual Values Function in SIPS Essentials

11/26/2025 1:59 pm EST

Within SIPS Advanced you have the ability to enter in actual values for accounts. This is a great way to update financial plans at least each year and have SIPS automatically recalculate the plan. When a financial plan spans multiple years, using actual investment values instead of hypothetical estimates makes your projections more accurate. The Actual Values feature in SIPS Advanced allows you to enter real-world numbers into asset accounts. Once entered, SIPS automatically updates your plan, eliminating the need to start a new plan from the beginning.

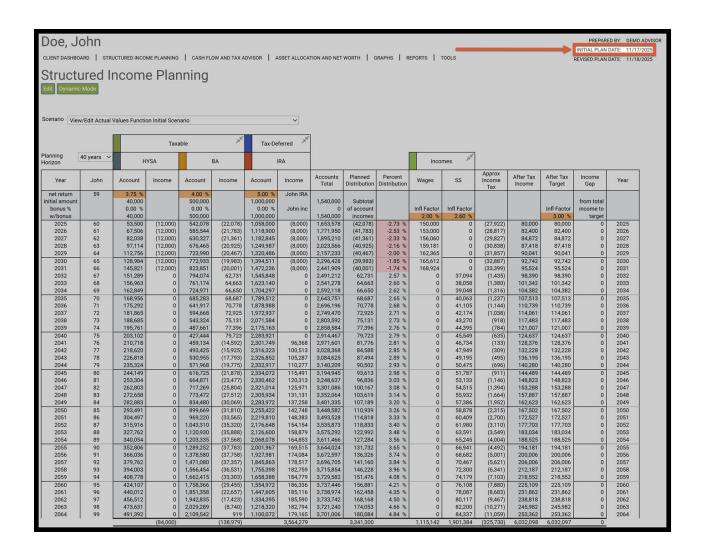
In this how to article we will demonstrate how to use this feature. Below is a hypothetical example of a client that has a HYSA, a Brokerage Account (BA), and an IRA. In this example, we'll first ensure the initial plan date is set in the past to mimic a real-life scenario. We will take a plan and show you how to adjust the initial plan date to 01/01/2022.

We will work with these assumptions from the initial plan created in 2022:

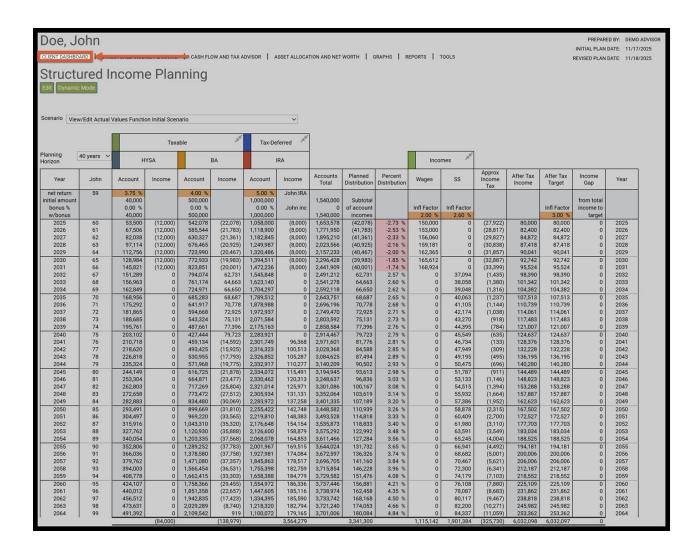
- In 2024 there was more growth than expected in the BA by \$30,000.
- The IRA grew by \$10,000 more than originally estimated.
- The client withdrew \$25,000 in the HYSA due to a home renovation.

This article will walk you through a step-by-step guide of how to edit the initial plan date (you may not need to do this for your own plan), replicate scenarios, edit the actual values for the assets in 2024, and then compare the accounts total between the years. We will start the steps on the Structured Income Planning Page.

Step 1: Initial Plan Date: Note the Initial Plan Date.



Step 2: Client Dashboard: Click on the Client Dashboard link underneath the Client's Name.



Step 3: Edit: Click on the green Edit button underneath the Client Information heading.



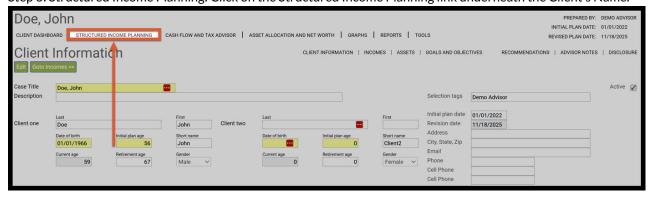
Step 4: Initial Plan Date: Back date the Initial Plan Date. (01/01/2022). We recommend using January 1 as an initial plan date. It helps make the yearly calculations easier to understand for everyone. However, you can use any date throughout the year you'd like.



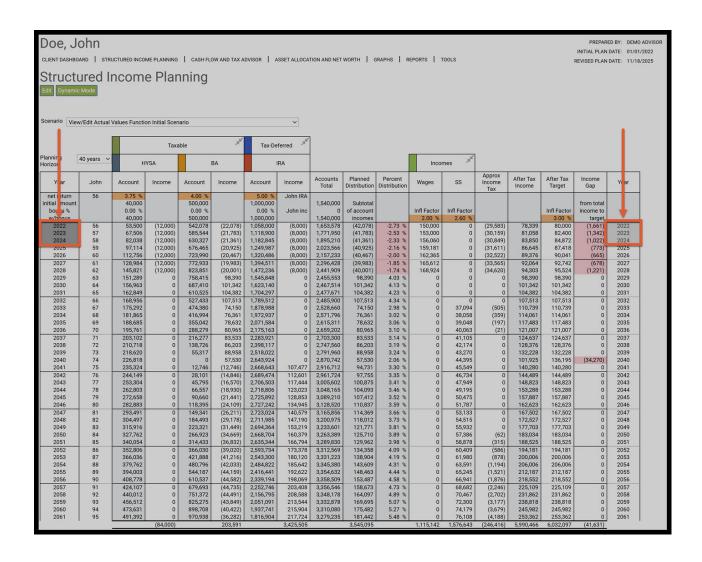
Step 5: Save: Click on the green Save button underneath the Client's Name.



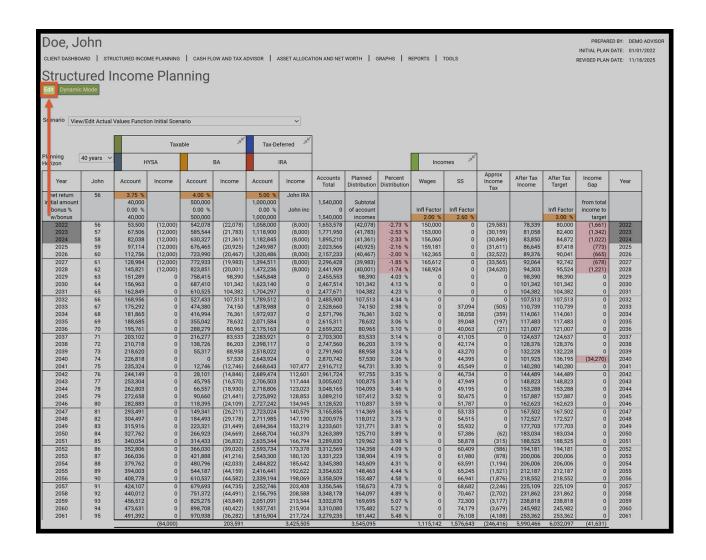
Step 6: Structured Income Planning: Click on the Structured Income Planning link underneath the Client's Name.



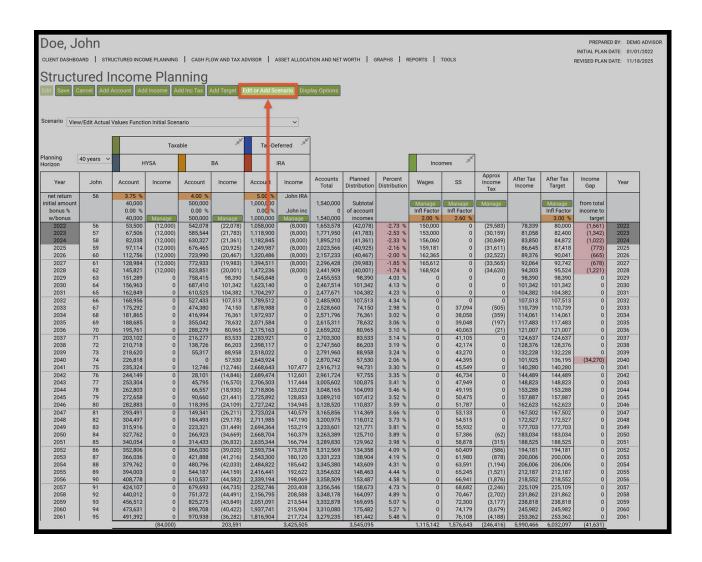
Step 7: Years: Note that the years that have passed are in gray to indicate a past year.



Step 8: Edit: Click on the green Edit button underneath the Structured Income Planning heading.



Step 9: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning heading.

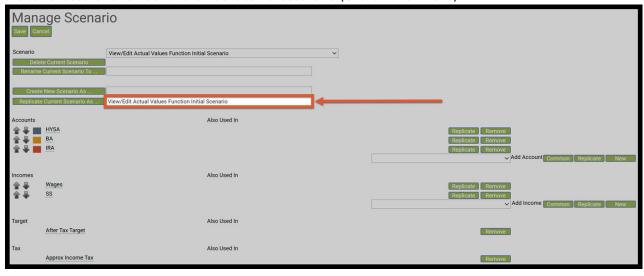


Step 10: Replicate Current Scenario As Text Box: Click within the Replicate Current Scenario text box.



Step 11: Rename the Current Scenario: The current scenario name will automatically appear in the text box. Delete

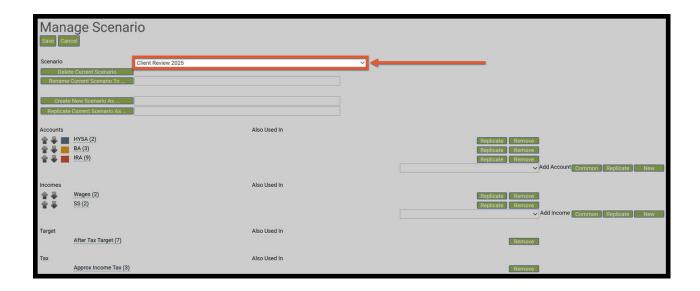
the current scenario name and rename the current scenario. (Client Review 2025)



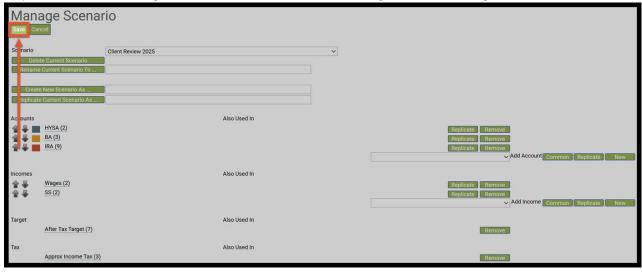
Step 12: Replicate Current Scenario As: Click on the green Replicate Current Scenario As button.



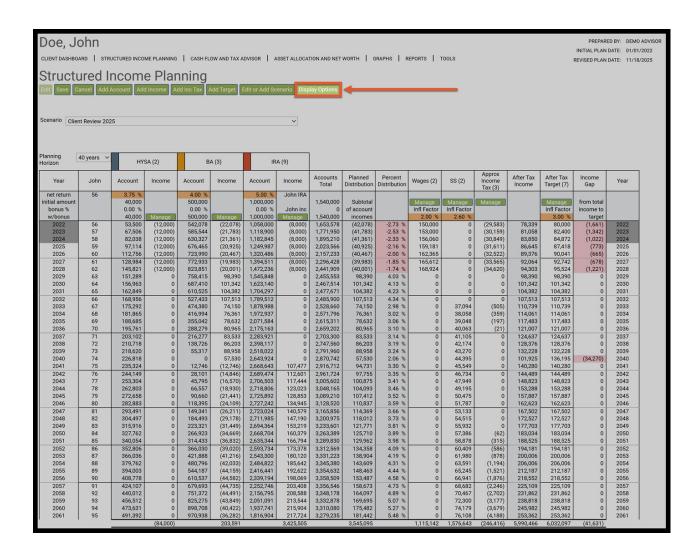
Step 13: Scenario: SIPS will automatically process and replicate the new scenario.



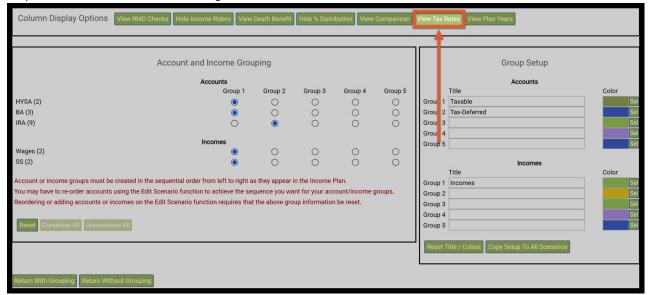
Step 14: Save: Click on the green Save button underneath the Manage Scenario heading.



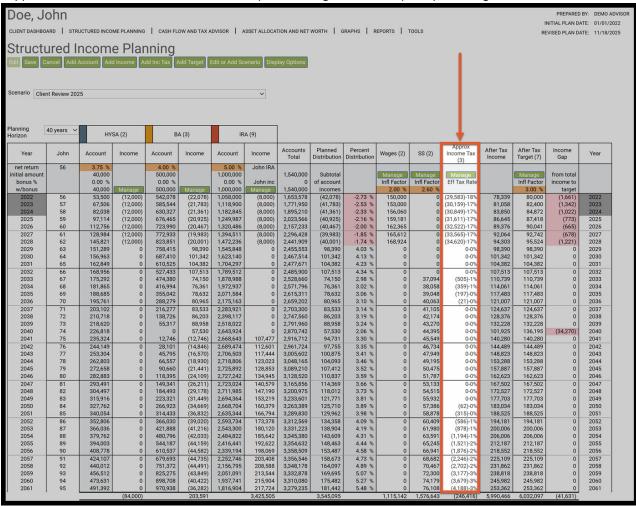
Step 15: Display Options: You will automatically be taken back to the Structured Income Planning Page. Click on the green Display Options button underneath the Structured Income Planning heading.



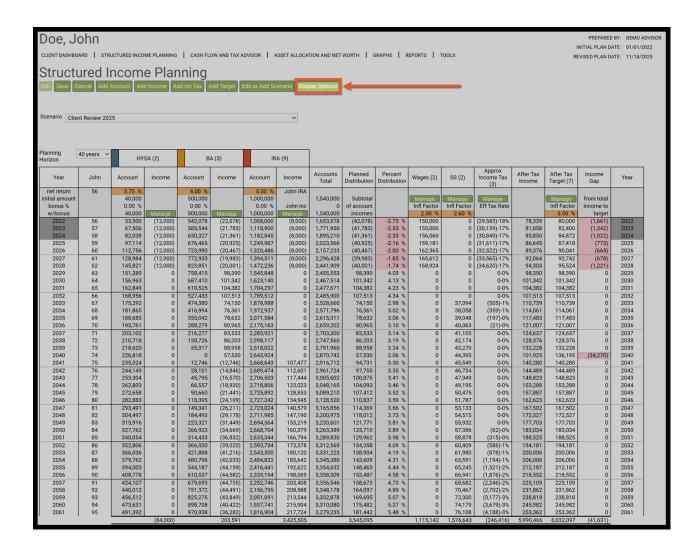
Step 16: View Tax Rates: Click on the green View Tax Rates button.



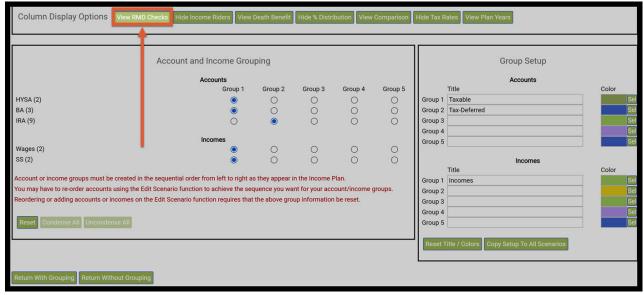
Step 17: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page and the "Approx Income Tax" column will automatically be showing the monetary and percentage amounts.



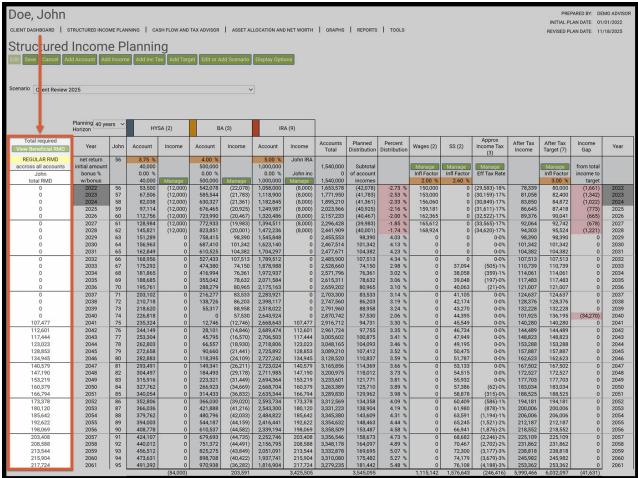
Step 18: Display Options: Click on the green Display Options underneath the Structured Income Planning heading.



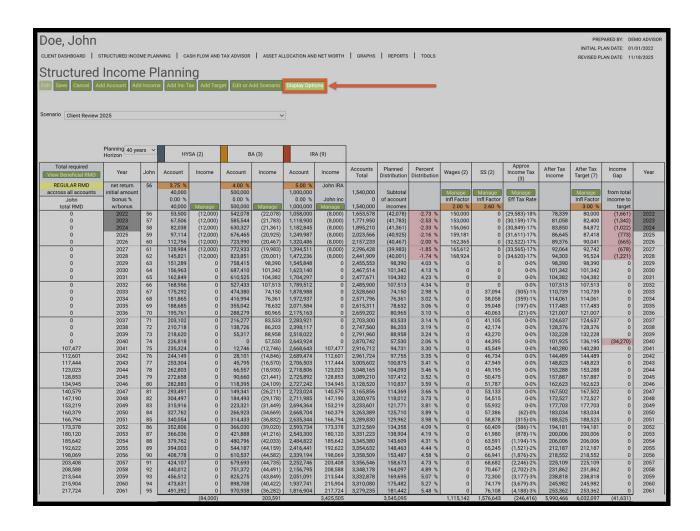
Step 19: View RMD Checks: Click on the green "View RMD Checks" button.



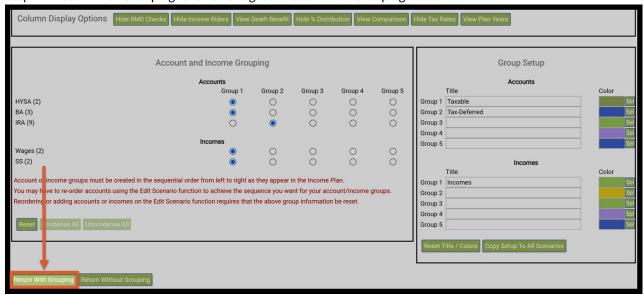
Step 20: RMD Column: You will automatically be taken back to the Structured Income Planning page and an RMD column will have automatically been added to the plan along with the amounts that need to be withdrawn.



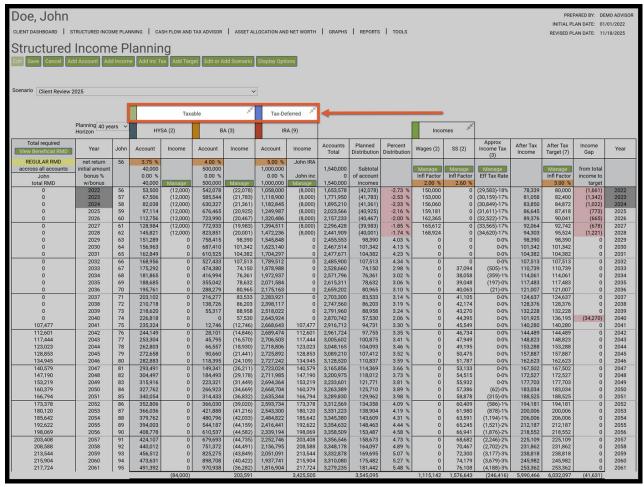
Step 21: Display Options: Click on the green Display Options underneath the Structured Income Planning heading.



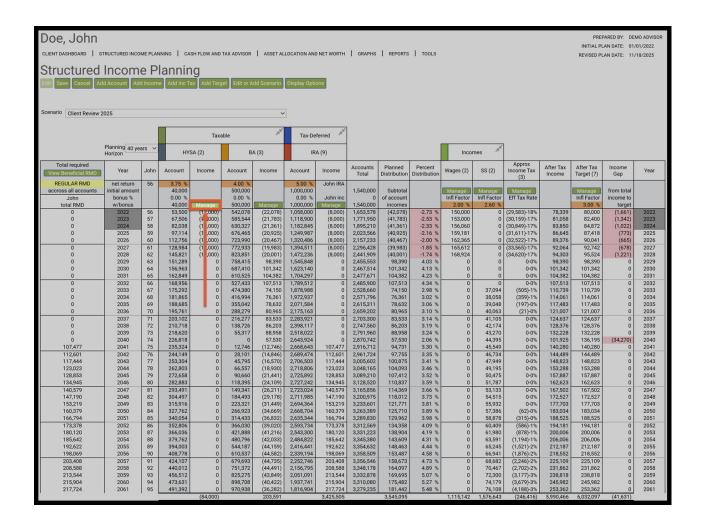
Step 22: Return with Grouping: Click on the green Return with Grouping button.



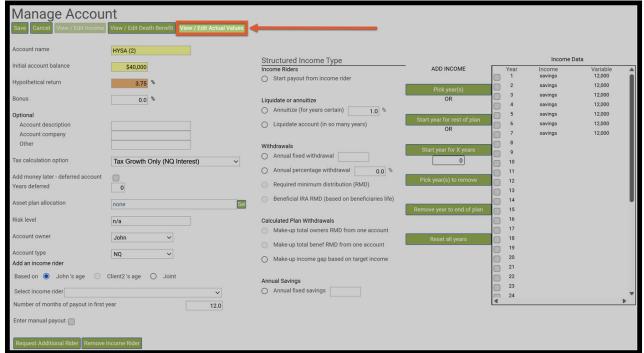
Step 23: Grouping: You will automatically be taken back to the Structured Income Planning Page and grouping will have been turned on for the assets and incomes.



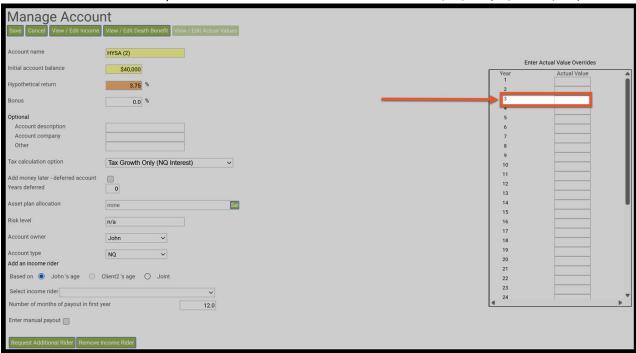
Step 24: Manage: Click on the green Manage button within the HYSA column.



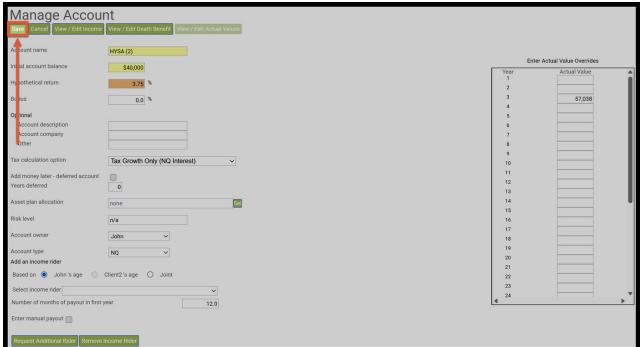
Step 25: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.



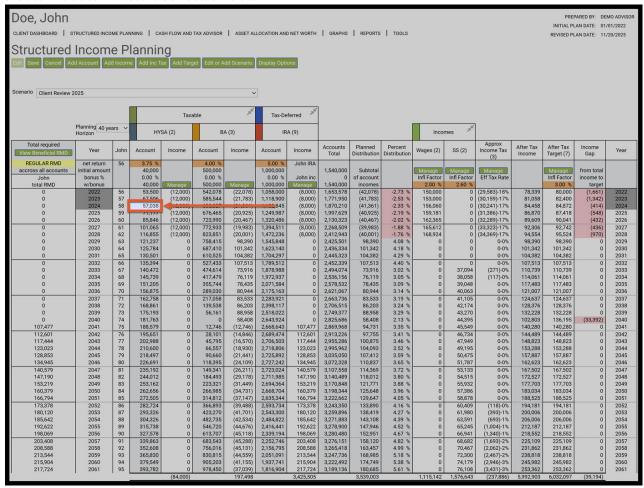
Step 26: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. \$57,038 (82,038-25,000).



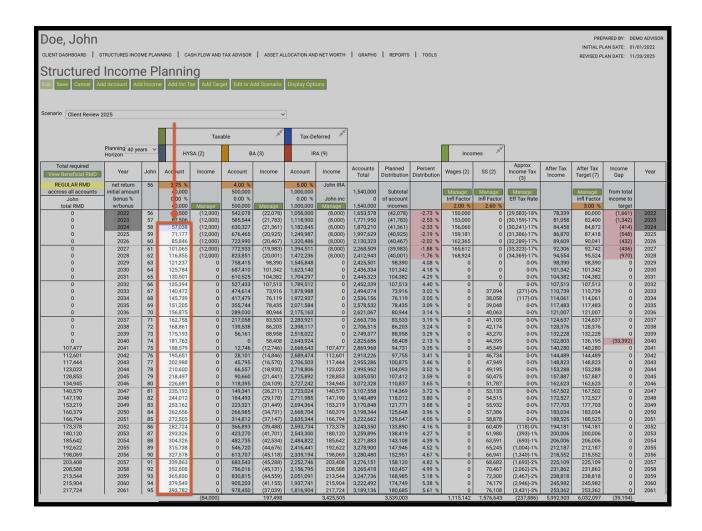
Step 27: Save: Click on the green Save button underneath Manage Account heading.



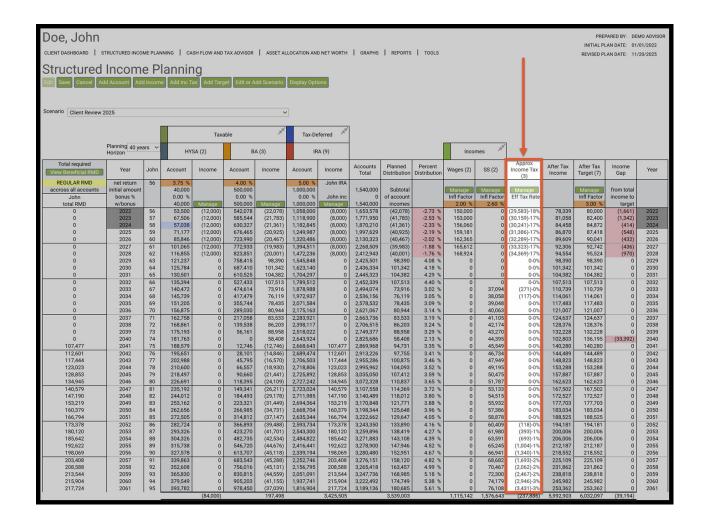
Step 28: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the HYSA. The number will be shaded in blue to indicate it is an actual value.



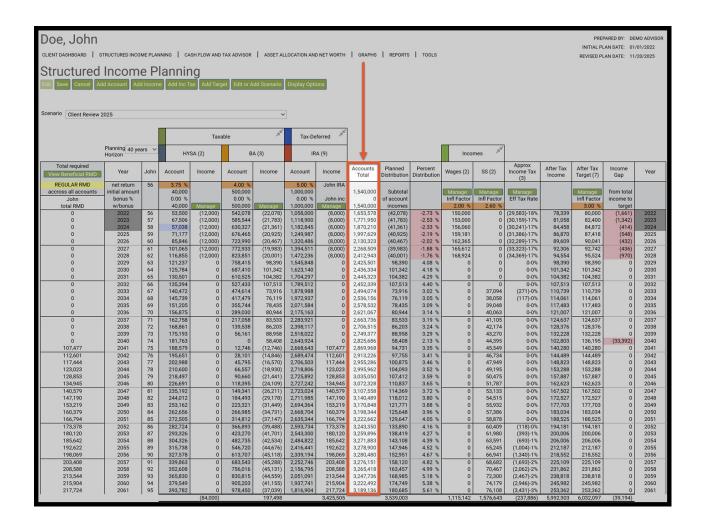
Step 29: HYSA Account Column: The remainder of the years will have been automatically adjusted.



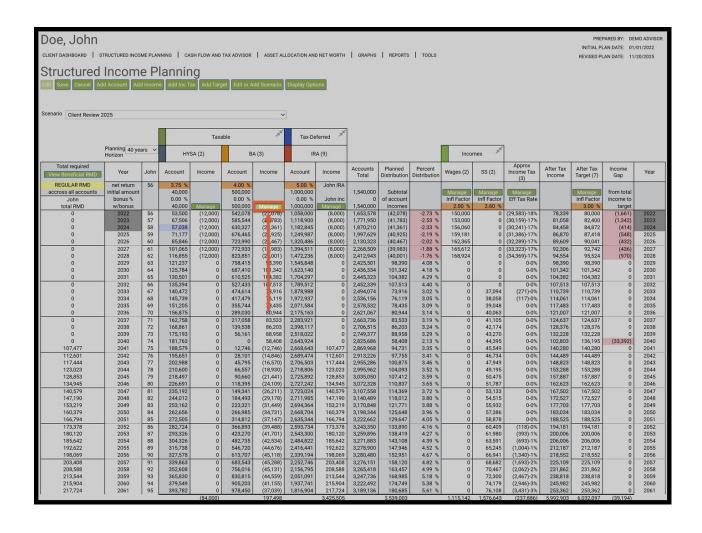
Step 30: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



Step 31: Accounts Total: Note the Accounts total column.



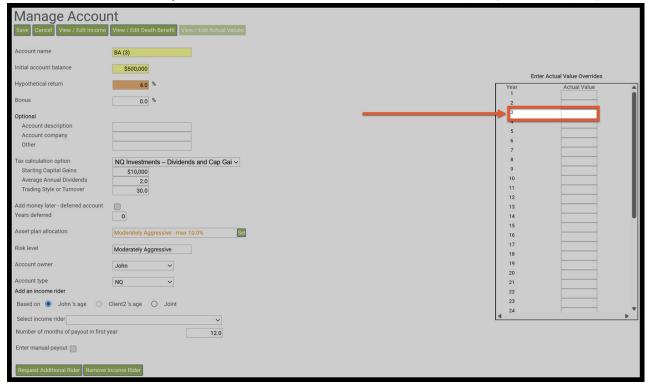
Step 32: Manage: Click on the green Manage Button within the BA income column.



Step 33: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.

Manage Account						
	View / Edit Death Benefit View / Edit Actual Values		•			
		•				
Account name	BA (3)					
Initial account balance	\$500,000				180	
The state of section	0	Structured Income Type			Income Data	
Hypothetical return	4.0 %	Income Riders	ADD INCOME	17	makeup	
Bonus	0.0 %	Start payout from income rider		18	makeup	
	0.0		Pick year(s)	19	makeup	
Optional		Liquidate or annuitize	OR	20	makeup	
Account description		O Annuitize (for years certain) 1.0 %		21	makeup	
Account company		Liquidate account (in so many years)	Start year for rest of plan	22	makeup	
Other		0	OR	23	makeup	
Tax calculation option	[10]	Withdrawals		24	makeup	
Starting Capital Gains	NQ Investments – Dividends and Cap Gai V		Start year for X years	25	makeup	
Average Annual Dividends	\$10,000	Annual fixed withdrawal	0	26	makeup	
Trading Style or Turnover	2.0	O Annual percentage withdrawal 0.0 %		27	makeup	
ridding Style of Turnover	30.0	Required minimum distribution (RMD)	Pick year(s) to remove	28	makeup	
Add money later - deferred account			2:	29	makeup	
Years deferred	0	Beneficial IRA RMD (based on beneficiaries life)		30	makeup	
			Remove year to end of plan	32	makeup makeup	
Asset plan allocation	Moderately Aggressive - max 10.0% Sel	Calculated Plan Withdrawals		32	makeup	
Risk level		Make-up total owners RMD from one account		34	makeup	
RISK level	Moderately Aggressive	C Mala and Antal based DMD from any annual	Reset all years	35	makeup	
Account owner	John	Make-up total benef RMD from one account	· ·	36	makeup	
		Make-up income gap based on target income		37	makeup	
Account type	NQ ~			38	makeup	
Add an income rider		Annual Savings		39	makeup	
Based on  John 's age Client2 's age Joint		Annual fixed savings		40	makeup	
				4		, ×
Select income rider						
Number of months of payout in first year 12.0						
Fater manual annual C						
Enter manual payout						
Request Additional Rider Remove Income Rider						

Step 34: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 680,327 (630,327+50,000).



Manage Account BA (3) \$500,000 Enter Actual Value Overrides othetical return 4.0 % 0.0 % 680,327 ccount company ax calculation option NQ Investments - Dividends and Cap Gai V \$10,000 Starting Capital Gains
Average Annual Dividends 2.0 30.0 Trading Style or Turnover Years deferred Moderately Aggressive - max 10.0% Sel Risk level Moderately Aggressive John NQ Based on 

John 's age 

Client2 's age 

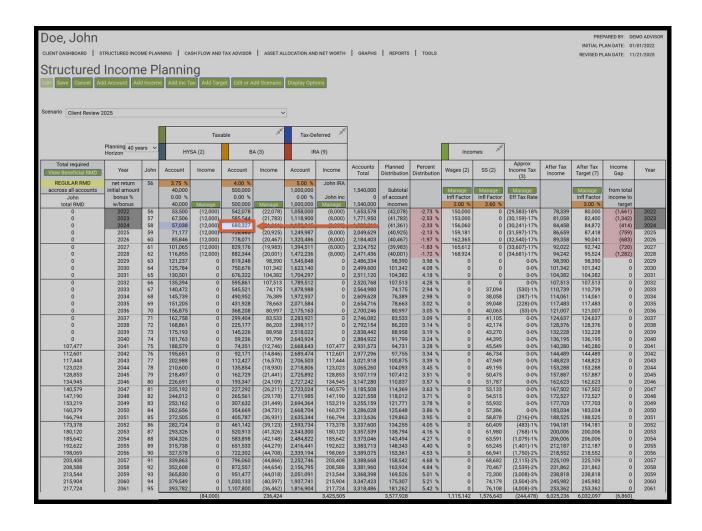
Joint 12.0 Number of months of payout in first year

Step 35: Save: Click on the green Save button underneath Manage Account heading.

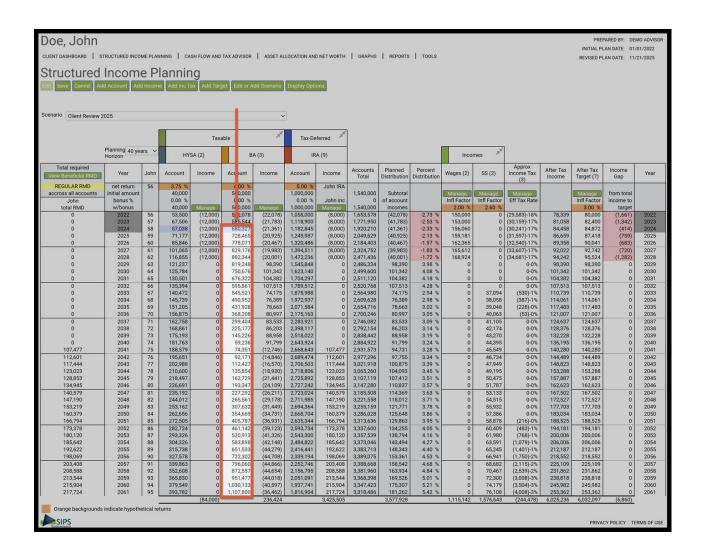
Enter manual payout

Request Additional Rider Remove Income Rider

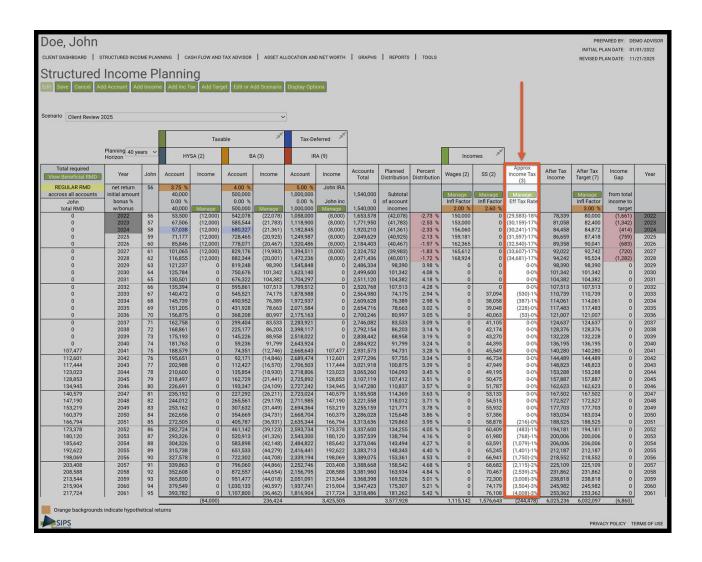
Step 36: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the BA. The number will be shaded in blue to indicate it is an actual value.



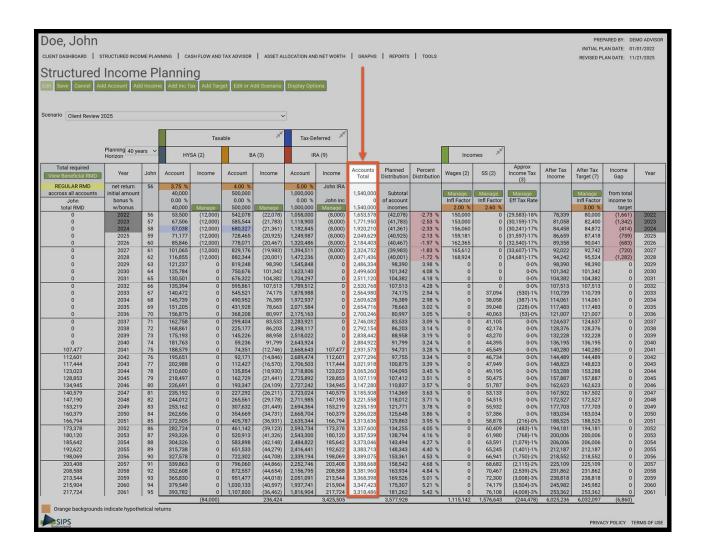
Step 37: BA Account Column: The remainder of the years will have been automatically adjusted.



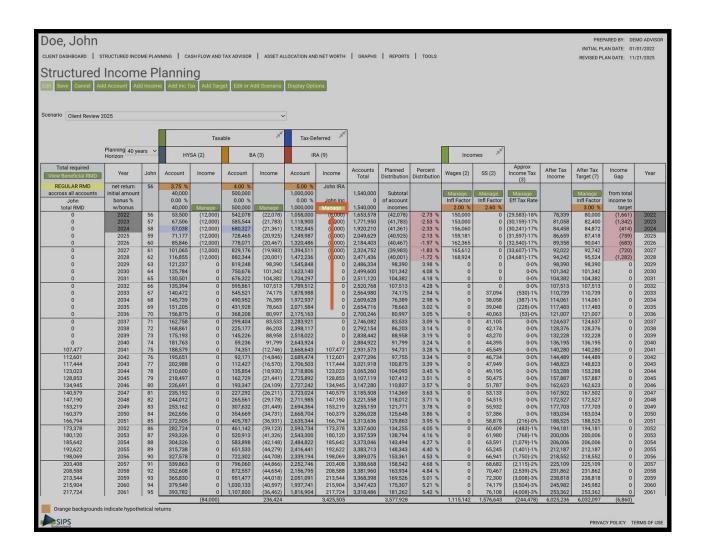
Step 38: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



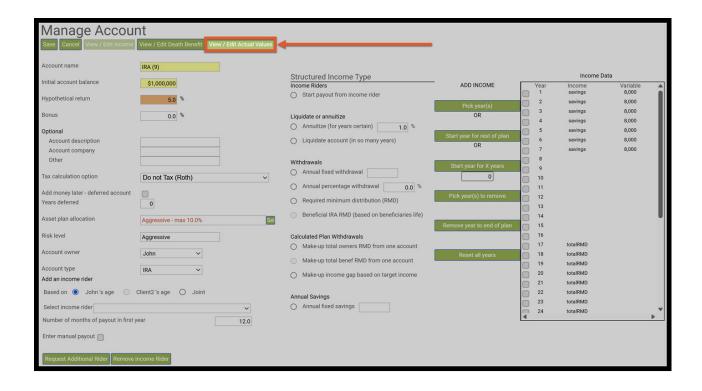
Step 39: Accounts Total: Note the Accounts total column.



Step 40: Manage: Click on the green Manage Button within the IRA income column.



Step 41: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.



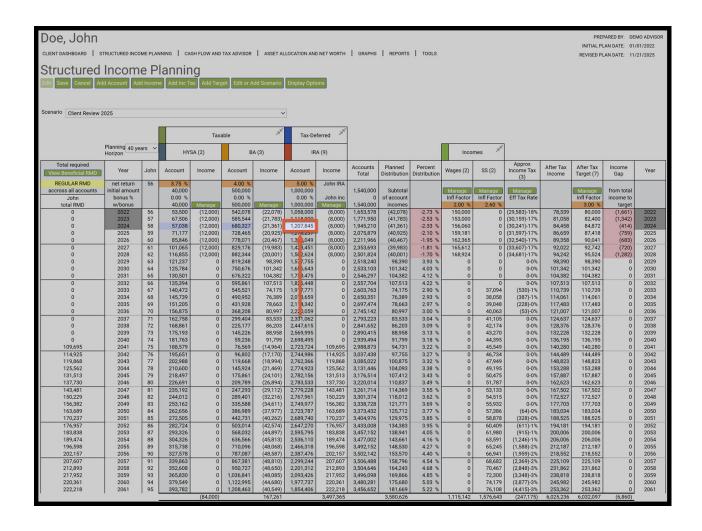
Step 42: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 1,207,845 (1,182,845+25,000).



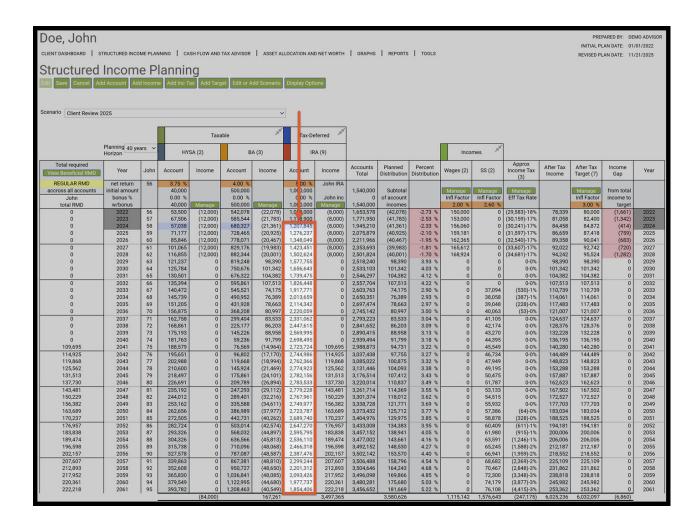
Step 43: Save: Click on the green Save button underneath Manage Account heading.



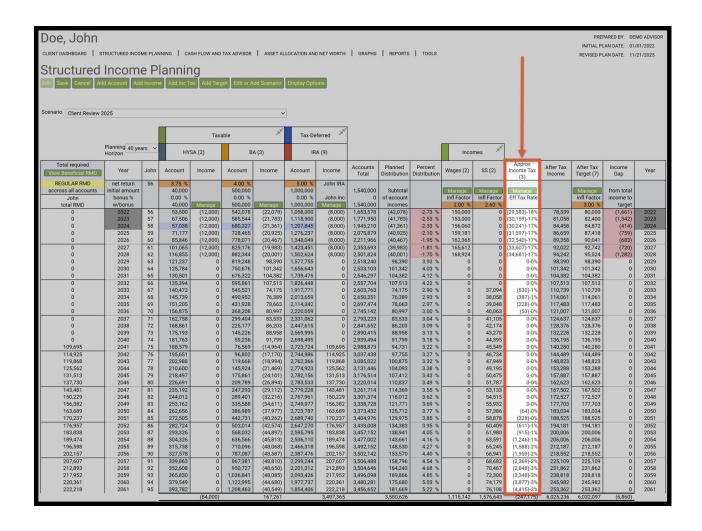
Step 44: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the IRA. The number will be shaded in blue to indicate it is an actual value.



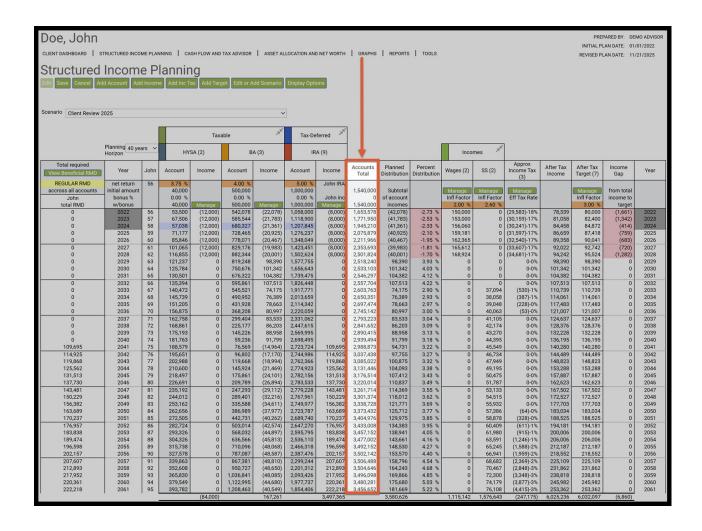
Step 45: IRA Account Column: The remainder of the years will have been automatically adjusted.



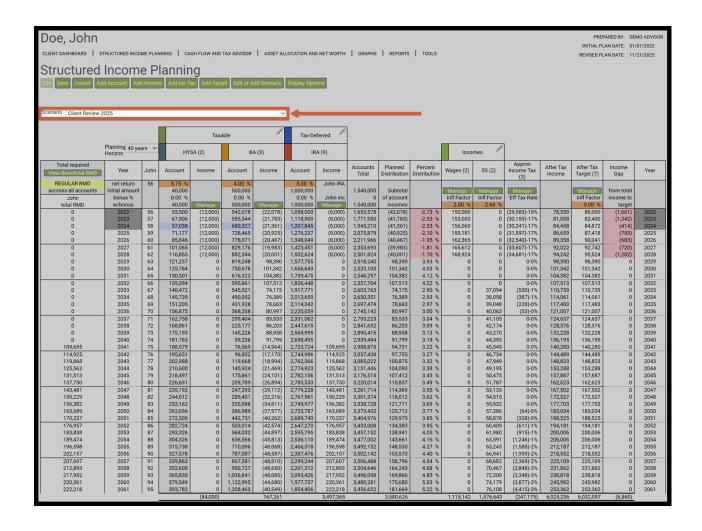
Step 46: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



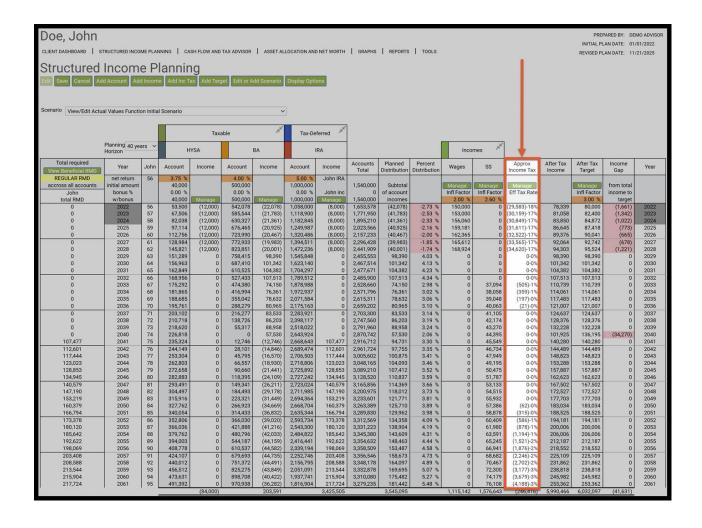
Step 47: Accounts Total: Note the Accounts total column.



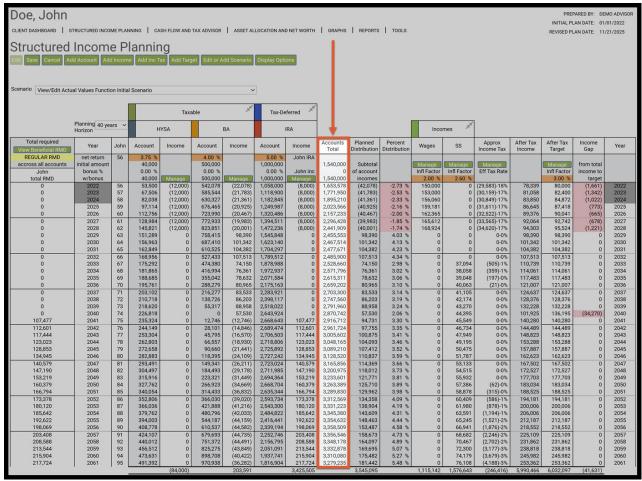
Step 48: Scenario: Click on the Scenario drop down caret arrow and select the initial scenario.



Step 49: Approx Income Tax: Note the amounts in the Approx Income Tax column and the difference between the two scenarios.



Step 50: Accounts Total: Note the amounts in the Accounts Total column and the difference between the two scenarios.



If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: <a href="mailto:support@planscout.com">support@planscout.com</a>.