

Creating a Checking/Savings Account from the Structured Income Planning Page

10/27/2024 4:45 pm EDT

From the Structured Income Planning page, you have the capacity to add many different forms of accounts to the structured income plan. Below is a step-by-step guide for creating a checking/savings account from the structured income planning page.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted by a red arrow) and a 'Dynamic Mode' button. Below the heading is a 'Scenario' dropdown menu set to 'Adding A Checking/Savings Account'. A 'Planning Horizon' dropdown is set to '16 years'. There are two expandable sections: 'Accounts' (showing 'IRA (7)') and 'Incomes'. The main table displays financial data from 2024 to 2039. The table has columns for Year, Account, Income, Accounts Total, Death Benefit Total, Planned Distribution, Percent Distribution, Wages (9), SS (9), Total Income, and Year. The 'Accounts' column shows a 6.00% rate for the IRA. The 'Incomes' section shows 'Wages (9)' and 'SS (9)' with inflation factors of 2.00% and 3.20% respectively. The bottom of the table shows totals for Accounts Total (330,245), Death Benefit Total (330,245), Planned Distribution (0), Percent Distribution (0), Wages (9) (309,121), SS (9) (451,229), and Total Income (760,350). A note at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

Year	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (9)	SS (9)	Total Income	Year
net return	60	6.00 %								
Initial amount		130,000	130,000	0						
bonus %		0.00 %			Subtotal of account incomes		Infl Factor	Infl Factor		
w/bonus		130,000	130,000	130,000			2.00 %	3.20 %		
2024	61	137,800	0	137,800	137,800	0	0.00 %	75,000	0	75,000
2025	62	146,068	0	146,068	146,068	0	0.00 %	76,500	0	76,500
2026	63	154,832	0	154,832	154,832	0	0.00 %	78,030	0	78,030
2027	64	164,122	0	164,122	164,122	0	0.00 %	79,591	0	79,591
2028	65	173,969	0	173,969	173,969	0	0.00 %	0	31,435	31,435
2029	66	184,407	0	184,407	184,407	0	0.00 %	0	32,441	32,441
2030	67	195,472	0	195,472	195,472	0	0.00 %	0	33,479	33,479
2031	68	207,200	0	207,200	207,200	0	0.00 %	0	34,550	34,550
2032	69	219,632	0	219,632	219,632	0	0.00 %	0	35,656	35,656
2033	70	232,810	0	232,810	232,810	0	0.00 %	0	36,797	36,797
2034	71	246,779	0	246,779	246,779	0	0.00 %	0	37,974	37,974
2035	72	261,585	0	261,585	261,585	0	0.00 %	0	39,190	39,190
2036	73	277,280	0	277,280	277,280	0	0.00 %	0	40,444	40,444
2037	74	293,917	0	293,917	293,917	0	0.00 %	0	41,738	41,738
2038	75	311,552	0	311,552	311,552	0	0.00 %	0	43,074	43,074
2039	76	330,245	0	330,245	330,245	0	0.00 %	0	44,452	44,452
		0		0	0			309,121	451,229	760,350

Step 2: Add Account: Click on the green add account underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Adding A Checking/Savings Account

Planning Horizon: 16 years

Accounts: IRA (7)

Incomes: [REDACTED]

Year	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (9)	SS (9)	Total Income	Year
net return	60	6.00 %								
initial amount		130,000	130,000	130,000						
bonus % w/bonus		0.00 %	0	0						
		130,000	130,000	130,000						
2024	61	137,800	0	137,800	137,800	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	146,068	146,068	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	154,832	154,832	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	164,122	164,122	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	173,969	173,969	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	184,407	184,407	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	195,472	195,472	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	207,200	207,200	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	219,632	219,632	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	232,810	232,810	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	246,779	246,779	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	261,585	261,585	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	277,280	277,280	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	293,917	293,917	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	311,552	311,552	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	330,245	330,245	0.00 %	0	44,452	44,452	2039
			0	309,121	451,229			760,350		

Orange backgrounds indicate hypothetical returns

Step 3: Account Name: Filter in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on: [REDACTED] age Client2's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [REDACTED]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 4: Initial Account Balance: Filter in the monetary amount into the Initial account balance text box. SIPS only recognizes whole numbers. Putting a comma in is optional, SIPS recognizes both formats.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings Account**

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred:

Asset plan allocation: **none**

Risk level:

Account owner:

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 5: Hypothetical Return: Enter in the numeric hypothetical return. If there is not hypothetical return this box can be left at the default amount of zero.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings Account**

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred:

Asset plan allocation: **none**

Risk level:

Account owner:

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 6: Bonus: If the account has a bonus percentage on it, enter the numeric amount in the text box next to Bonus. If there is no bonus this text box can be left blank.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings Account

Initial account balance: 150,000

Hypothetical return: 0.05%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: []

Account owner: []

Account type: NQ [v]

Add an income rider

Based on: [] age [] Client2's age [] Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 7: Tax Calculation Option: Click on the down carrot arrow in the text box. Select which tax option the account correlates with the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings Account

Initial account balance: 150,000

Hypothetical return: 0.05%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: []

Account owner: []

Account type: NQ [v]

Add an income rider

Based on: [] age [] Client2's age [] Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 8: Asset Plan Allocation: Click on the green Sel button and select which asset location the account correlates with. Once you pick the asset location the text box underneath in the risk level will automatically change to correlate to the asset plan allocation.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings Account

Initial account balance: 150,000

Hypothetical return: 0.05 %

Bonus: 0.0 %

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none **Set**

Risk level: []

Account owner: []

Account type: NQ

Add an income rider

Based on: [] age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank

Step 9: Account Owner: Click on the down carrot arrow and select which owner is correlating with the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings Account

Initial account balance: \$150,000

Hypothetical return: 0.05 %

Bonus: 0.0 %

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Fixed Interest **Set**

Risk level: Fixed Interest

Account owner: []

Account type: NQ

Add an income rider

Based on: [] age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank

Step 10: Account Type: Click on the dropdown carrot arrow and select what type of account you are filtering in.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings Account**

Initial account balance: **\$150,000**

Hypothetical return: **0.05 %**

Bonus: **0.0 %**

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred: **0**

Asset plan allocation: **Fixed Interest** **Sel**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider

Based on age Client2's age Joint

Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 11: Add an Income Rider, Based On: Click on which radio button this account correlates with.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings Account**

Initial account balance: **\$150,000**

Hypothetical return: **0.05 %**

Bonus: **0.0 %**

Optional

Account description:

Optional account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred: **0**

Asset plan allocation: **Fixed Interest** **Sel**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider

Based on age Client2's age Joint

Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Note that entered values WILL NOT roll down to following years when blank

Step 12: Save: Click on the green Save button underneath the Manage Account Subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name: **Checking/Savings Account**

Initial account balance: **\$150,000**

Hypothetical return: **0.05 %**

Bonus: **0.0 %**

Optional account description, optional account company, other: [Empty fields]

Tax calculation option: **Tax Income Distributions (Qualified)**

Account money later - deferred account years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

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

Enter manual payout:

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
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Liquidate or annuitize

Annuitize (for years certain)

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Step 13: Manage: To make any editing changes to the account, click on the green manage button located in the income column of the account. This will take you back to the manage account page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [Empty]

INITIAL PLAN DATE: [Empty]

REVISED PLAN DATE: [Empty]

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

Structured Income Planning

Scenario: **Adding A Checking/Savings Account**

Planning Horizon: **16 years**

Year	Age	IRA (7)		Checking/Savings Account		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Incomes		Total Income	Year
		Account	Income	Account	Income					Wages (9)	SS (9)		
net return	60	6.00 %	IRA	0.05 %		280,000	280,000						
initial amount		130,000	150,000	150,000		280,000	280,000						
bonus % w/bonus		0.00 %	0.00 %	0.00 %									
		130,000	150,000	150,000						<input type="button" value="Manage"/>	<input type="button" value="Manage"/>		
										2.00 %	3.20 %		
2024	61	137,800	0	150,075	0	287,875	287,875	0	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	150,150	0	296,218	296,218	0	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	150,225	0	305,057	305,057	0	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	150,300	0	314,422	314,422	0	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	150,375	0	324,345	324,345	0	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	150,451	0	334,858	334,858	0	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	150,526	0	345,998	345,998	0	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	150,601	0	357,801	357,801	0	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	150,676	0	370,308	370,308	0	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	150,752	0	383,562	383,562	0	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	150,827	0	397,606	397,606	0	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	150,902	0	412,488	412,488	0	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	150,978	0	428,258	428,258	0	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	151,053	0	444,971	444,971	0	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	151,129	0	462,681	462,681	0	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	151,204	0	481,450	481,450	0	0.00 %	0	44,452	44,452	2039
			0		0			0	0.00 %	309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Adding A Checking/Savings Account

Planning Horizon: 16 years

Year	Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	SS (9)		Total Income	Year	
	Account	Income	Account	Income					Wages (9)	SS (9)			
net return	60	6.00 %	IRA	0.05 %	280,000								
initial amount		130,000	IRA	150,000	280,000	280,000	Subtotal of account incomes		Manage Infl Factor 2.00 %	Manage Infl Factor 3.20 %			
bonus %		0.00 %		0.00 %	0	0							
w/bonus		130,000	Manage	150,000	280,000	280,000							
2024	61	137,800	0	150,075	0	287,875	287,875	0	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	150,150	0	296,218	296,218	0	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	150,225	0	305,057	305,057	0	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	150,300	0	314,422	314,422	0	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	150,375	0	324,345	324,345	0	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	150,451	0	334,858	334,858	0	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	150,526	0	345,998	345,998	0	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	150,601	0	357,801	357,801	0	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	150,676	0	370,308	370,308	0	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	150,752	0	383,562	383,562	0	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	150,827	0	397,606	397,606	0	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	150,902	0	412,488	412,488	0	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	150,978	0	428,258	428,258	0	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	151,053	0	444,971	444,971	0	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	151,129	0	462,681	462,681	0	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	151,204	0	481,450	481,450	0	0.00 %	0	44,452	44,452	2039
			0		0			0	0.00 %	309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

Step 15: 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 | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Adding A Checking/Savings Account

Planning Horizon: 16 years

Year	Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	SS (9)		Total Income	Year	
	Account	Income	Account	Income					Wages (9)	SS (9)			
net return	60	6.00 %	IRA	0.05 %	280,000								
initial amount		130,000	IRA	150,000	280,000	280,000	Subtotal of account incomes		Infl Factor 2.00 %	Infl Factor 3.20 %			
bonus %		0.00 %		0.00 %	0	0							
w/bonus		130,000		150,000	280,000	280,000							
2024	61	137,800	0	150,075	0	287,875	287,875	0	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	150,150	0	296,218	296,218	0	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	150,225	0	305,057	305,057	0	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	150,300	0	314,422	314,422	0	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	150,375	0	324,345	324,345	0	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	150,451	0	334,858	334,858	0	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	150,526	0	345,998	345,998	0	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	150,601	0	357,801	357,801	0	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	150,676	0	370,308	370,308	0	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	150,752	0	383,562	383,562	0	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	150,827	0	397,606	397,606	0	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	150,902	0	412,488	412,488	0	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	150,978	0	428,258	428,258	0	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	151,053	0	444,971	444,971	0	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	151,129	0	462,681	462,681	0	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	151,204	0	481,450	481,450	0	0.00 %	0	44,452	44,452	2039
			0		0			0	0.00 %	309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

Step 16: 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 | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Adding A Checking/Savings Account

Planning Horizon: 1 years

Year		Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Incomes		Total Income	Year
		Account	Income	Account	Income					Wages (9)	SS (9)		
net return	60	6.00 %	IRA	0.05 %									
initial amount		130,000	IRA	150,000	280,000	280,000	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor			
bonus % w/bonus		0.00 %	130,000	0.00 %	150,000	280,000			2.00 %	3.20 %			
2024	61	137,800	0	150,075	0	287,875	287,875	0	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	150,150	0	296,218	296,218	0	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	150,225	0	305,057	305,057	0	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	150,300	0	314,422	314,422	0	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	150,375	0	324,345	324,345	0	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	150,451	0	334,858	334,858	0	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	150,526	0	345,998	345,998	0	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	150,601	0	357,801	357,801	0	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	150,676	0	370,308	370,308	0	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	150,752	0	383,562	383,562	0	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	150,827	0	397,606	397,606	0	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	150,902	0	412,488	412,488	0	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	150,978	0	428,258	428,258	0	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	151,053	0	444,971	444,971	0	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	151,129	0	462,681	462,681	0	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	151,204	0	481,450	481,450	0	0.00 %	0	44,452	44,452	2039
			0		0			0		309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

Step 17: 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 | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Adding A Checking/Savings Account

Planning Horizon: 16 years

Year		Accounts				Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Incomes		Total Income	Year
		Account	Income	Account	Income					Wages (9)	SS (9)		
net return	60	6.00 %	IRA	0.05 %									
initial amount		130,000	IRA	150,000	280,000	280,000	Subtotal of account incomes		Infl Factor	Infl Factor			
bonus % w/bonus		0.00 %	130,000	0.00 %	150,000	280,000			2.00 %	3.20 %			
2024	61	137,800	0	150,075	0	287,875	287,875	0	0.00 %	75,000	0	75,000	2024
2025	62	146,068	0	150,150	0	296,218	296,218	0	0.00 %	76,500	0	76,500	2025
2026	63	154,832	0	150,225	0	305,057	305,057	0	0.00 %	78,030	0	78,030	2026
2027	64	164,122	0	150,300	0	314,422	314,422	0	0.00 %	79,591	0	79,591	2027
2028	65	173,969	0	150,375	0	324,345	324,345	0	0.00 %	0	31,435	31,435	2028
2029	66	184,407	0	150,451	0	334,858	334,858	0	0.00 %	0	32,441	32,441	2029
2030	67	195,472	0	150,526	0	345,998	345,998	0	0.00 %	0	33,479	33,479	2030
2031	68	207,200	0	150,601	0	357,801	357,801	0	0.00 %	0	34,550	34,550	2031
2032	69	219,632	0	150,676	0	370,308	370,308	0	0.00 %	0	35,656	35,656	2032
2033	70	232,810	0	150,752	0	383,562	383,562	0	0.00 %	0	36,797	36,797	2033
2034	71	246,779	0	150,827	0	397,606	397,606	0	0.00 %	0	37,974	37,974	2034
2035	72	261,585	0	150,902	0	412,488	412,488	0	0.00 %	0	39,190	39,190	2035
2036	73	277,280	0	150,978	0	428,258	428,258	0	0.00 %	0	40,444	40,444	2036
2037	74	293,917	0	151,053	0	444,971	444,971	0	0.00 %	0	41,738	41,738	2037
2038	75	311,552	0	151,129	0	462,681	462,681	0	0.00 %	0	43,074	43,074	2038
2039	76	330,245	0	151,204	0	481,450	481,450	0	0.00 %	0	44,452	44,452	2039
			0		0			0		309,121	451,229	760,350	

Orange backgrounds indicate hypothetical returns

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