

# Required Minimum Distribution (RMD)

10/07/2024 1:06 pm EDT

On the structured income planning page, you have the ability to view the regular RMD and beneficial RMD amounts and withdrawal the amounts needed for the different RMDs. There are multiple ways to do the withdrawals. Below is a step-by-step guide for Required Minimum Distribution function.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

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, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with an 'Edit' button and 'Dynamic Mode' text below it. A red arrow points to the 'Edit' button. Below the heading is a 'Scenario' dropdown menu and a 'Planning Horizon' dropdown set to '16 years'. A table is displayed with the following columns: Year, Account, Income, Account, Income, Account, Income, Accounts Total, Planned Distribution, SS, Total Income, Total Target, Income Gap, and Year. The table rows include 'net return', 'initial amount', 'bonus % w/bonus', and 'end of' years from 1 to 16. Orange backgrounds are used for the 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Total Target', and 'Income Gap' columns. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS logo and 'Retirement Planning System' are at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are at the bottom right.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Total Target	Income Gap	Year
net return								Subtotal of account incomes	Infl Factor		Infl Factor	from total income to target	
initial amount													
bonus % w/bonus													
end of 1													end of 1
end of 2													end of 2
end of 3													end of 3
end of 4													end of 4
end of 5													end of 5
end of 6													end of 6
end of 7													end of 7
end of 8													end of 8
end of 9													end of 9
end of 10													end of 10
end of 11													end of 11
end of 12													end of 12
end of 13													end of 13
end of 14													end of 14
end of 15													end of 15
end of 16													end of 16

Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario:

Planning Horizon

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Total Target	Income Gap	Year
net return													
initial amount													
bonus % w/bonus													
end of 1													end of 1
end of 2													end of 2
end of 3													end of 3
end of 4													end of 4
end of 5													end of 5
end of 6													end of 6
end of 7													end of 7
end of 8													end of 8
end of 9													end of 9
end of 10													end of 10
end of 11													end of 11
end of 12													end of 12
end of 13													end of 13
end of 14													end of 14
end of 15													end of 15
end of 16													end of 16

Orange backgrounds indicate hypothetical returns

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PRIVACY POLICY | TERMS OF USE

Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.

Column Display Options [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

### Account and Income Grouping

**Accounts**

Group	Group 1	Group 2	Group 3	Group 4	Group 5
Account 1	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Account 2	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Account 3	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Incomes**

Group	Group 1	Group 2	Group 3	Group 4	Group 5
Income 1	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

**Accounts**

Group	Title	Color
Group 1	Accounts	<span style="color: red;">Sel</span>
Group 2		<span style="color: yellow;">Sel</span>
Group 3		<span style="color: green;">Sel</span>
Group 4		<span style="color: purple;">Sel</span>
Group 5		<span style="color: blue;">Sel</span>

**Incomes**

Group	Title	Color
Group 1	Incomes	<span style="color: red;">Sel</span>
Group 2		<span style="color: yellow;">Sel</span>
Group 3		<span style="color: green;">Sel</span>
Group 4		<span style="color: purple;">Sel</span>
Group 5		<span style="color: blue;">Sel</span>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	500,000						Subtotal of account incomes	Manage		
	initial amount	0.00 %	500,000						Inf Factor			
total RMD	w/bonus		500,000	Manage	Manage	Manage						
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
47,667	end of 4	562,754	0									end of 4
49,772	end of 5	579,637	0									end of 5
51,949	end of 6	597,026	0									end of 6
53,962	end of 7	614,937	0									end of 7
56,273	end of 8	633,385	0									end of 8
58,652	end of 9	652,386	0									end of 9
61,097	end of 10	671,958	0									end of 10
63,275	end of 11	692,117	0									end of 11
65,825	end of 12	712,880	0									end of 12
68,036	end of 13	734,267	0									end of 13
70,659	end of 14	756,295	0									end of 14
72,850	end of 15	778,983	0									end of 15
75,000	end of 16	802,353	0									end of 16
			0									

Orange backgrounds indicate hypothetical returns

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Step 5: RMD Option: Whichever title is in the Yellow box is the RMD that is displayed. If you need to change the RMD, click on the green button above the Yellow box.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	initial amount	500,000							Subtotal of account incomes	Manage		
	bonus %	0.00 %							Inf Factor			
total RMD	w/bonus	500,000	Manage	Manage	Manage							
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
47,667	end of 4	562,754	0									end of 4
49,772	end of 5	579,637	0									end of 5
51,949	end of 6	597,026	0									end of 6
53,962	end of 7	614,937	0									end of 7
56,273	end of 8	633,385	0									end of 8
58,652	end of 9	652,386	0									end of 9
61,097	end of 10	671,958	0									end of 10
63,275	end of 11	692,117	0									end of 11
65,825	end of 12	712,880	0									end of 12
68,036	end of 13	734,267	0									end of 13
70,659	end of 14	756,295	0									end of 14
72,850	end of 15	778,983	0									end of 15
75,000	end of 16	802,353	0									end of 16
			0									

Orange backgrounds indicate hypothetical returns

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Step 6: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to withdraw the RMD from.

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]

## Structured Income Planning

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

Scenario [REDACTED]

Planning Horizon: 16 years | 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	500,000						Subtotal of account incomes	Manage		
	initial amount	0.00 %	500,000							Inf Factor		
	bonus % w/bonus											
total RMD												
0	end of 1		515,000									end of 1
0	end of 2		530,450									end of 2
45,457	end of 3		546,364									end of 3
47,667	end of 4		562,754									end of 4
49,772	end of 5		579,637									end of 5
51,949	end of 6		597,026									end of 6
53,962	end of 7		614,937									end of 7
56,273	end of 8		633,385									end of 8
58,652	end of 9		652,386									end of 9
61,097	end of 10		671,958									end of 10
63,275	end of 11		692,117									end of 11
65,825	end of 12		712,880									end of 12
68,036	end of 13		734,267									end of 13
70,659	end of 14		756,295									end of 14
72,850	end of 15		778,983									end of 15
75,000	end of 16		802,353									end of 16

Orange backgrounds indicate hypothetical returns

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### Option A: Pick Years:

Step 7: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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: [REDACTED]

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: [REDACTED]

Add an income rider: Based on  age  Client2's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

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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

Income Data

Year	Income	Variable
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4		
<input type="checkbox"/> 5		
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

Note that entered values WILL NOT roll down to following years when blank1

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Step 8: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to be added to.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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: [Bar chart]

Risk level: [Bar chart]

Account owner: [Dropdown]

Account type: [Dropdown]

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: [Input]

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 [Input]  
 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 [Input]

ADD INCOME

Pick year(s)  
 OR  
 Start year for rest of plan  
 OR  
 Start year for X years [Input]  
 OR  
 Pick year(s) to remove  
 OR  
 Remove year to end of plan  
 OR  
 Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 9: Add Income: Click on the green Pick Years button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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: [Bar chart]

Risk level: [Bar chart]

Account owner: [Dropdown]

Account type: [Dropdown]

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: [Input]

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 [Input]  
 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 [Input]

ADD INCOME

Pick year(s)  
 OR  
 Start year for rest of plan  
 OR  
 Start year for X years [Input]  
 OR  
 Pick year(s) to remove  
 OR  
 Remove year to end of plan  
 OR  
 Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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19		
20		
21		
22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank1

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PRIVACY POLICY TERMS OF USE

Step 10: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider: Based on age Client's age Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1	RMD	
2	RMD	
3	RMD	
4	RMD	
5	RMD	
6	RMD	
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 11: Save: Click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider: Based on age Client's age Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1	RMD	
2	RMD	
3	RMD	
4	RMD	
5	RMD	
6	RMD	
7		
8		
9		
10		
11		
12		
13		
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15		
16		
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23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 12: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: \_\_\_\_\_

Planning Horizon: 16 years | 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	500,000									
	initial amount	0.00 %	500,000									
	bonus % w/bonus											
total RMD												
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	526,346	20,017									end of 3
47,567	end of 4	521,496	20,641									end of 4
49,796	end of 5	515,942	21,199									end of 5
52,027	end of 6	509,650	21,770									end of 6
54,128	end of 7	524,940	0									end of 7
56,567	end of 8	540,688	0									end of 8
59,092	end of 9	556,908	0									end of 9
61,699	end of 10	573,616	0									end of 10
64,057	end of 11	590,824	0									end of 11
66,811	end of 12	608,549	0									end of 12
69,244	end of 13	626,805	0									end of 13
72,123	end of 14	645,609	0									end of 14
74,590	end of 15	664,978	0									end of 15
77,045	end of 16	684,927	0									end of 16
			83,627									

Orange backgrounds indicate hypothetical returns

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Option B: Start Years for the Rest of the Plan:

Step 13: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider: Based on: age Client2's age Joint

Select income rider: [Select]

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:  Required minimum distribution (RMD)  Annual fixed withdrawal  Annual percentage withdrawal 0.0 %  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 1-24, Income, Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

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

Risk level

Account owner

Account type

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 15: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

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

Risk level

Account owner

Account type

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 16: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Select]

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3	RMD	
4	RMD	
5	RMD	
6	RMD	
7	RMD	
8	RMD	
9	RMD	
10	RMD	
11	RMD	
12	RMD	
13	RMD	
14	RMD	
15	RMD	
16	RMD	
17	RMD	
18	RMD	
19	RMD	
20	RMD	
21	RMD	
22	RMD	
23	RMD	
24	RMD	

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 17: Save: Click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Select]

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3	RMD	
4	RMD	
5	RMD	
6	RMD	
7	RMD	
8	RMD	
9	RMD	
10	RMD	
11	RMD	
12	RMD	
13	RMD	
14	RMD	
15	RMD	
16	RMD	
17	RMD	
18	RMD	
19	RMD	
20	RMD	
21	RMD	
22	RMD	
23	RMD	
24	RMD	

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 18: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: \_\_\_\_\_

Planning Horizon: 16 years

IRA (1)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>REGULAR RMD</b> across all accounts	net return			6.00 %	Steve IRA							
	initial amount			0.00 %	Steve inc				Subtotal of account incomes	Manage Infl Factor		
total RMD	w/bonus			600,000	Manage							
0	end of 1			636,000								end of 1
0	end of 2			674,160								end of 2
45,457	end of 3			689,169		25,440						end of 3
48,452	end of 4			703,493		27,026						end of 4
51,473	end of 5			717,106		28,597						end of 5
54,715	end of 6			729,874		30,258						end of 6
57,943	end of 7			741,794		31,872						end of 7
61,670	end of 8			752,584		33,718						end of 8
65,686	end of 9			762,072		35,667						end of 9
70,023	end of 10			770,070		37,726						end of 10
74,331	end of 11			776,579		39,694						end of 11
79,389	end of 12			781,197		41,977						end of 12
84,411	end of 13			783,933		44,135						end of 13
90,369	end of 14			784,306		46,663						end of 14
96,288	end of 15			782,346		49,019						end of 15
102,719	end of 16			777,816		51,470						end of 16
						523,264						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

Step 19: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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:  See

Risk level:

Account owner:

Account type:

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(e) OR Start year for rest of plan OR Start year for X years (0) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Income Data: Year 1-24, Income, Variable

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 20: Year: In the Income data table select which year you would like to start the monetary addition.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

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: Sel

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider: Based on: age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout: [blurred]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Planning System

Structured Income Type

Income Riders

Start payout from income rider

Liquorate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [blurred]

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 [blurred]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[blurred]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 21: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount to be distributed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

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: Sel

Risk level: [blurred]

Account owner: [blurred]

Account type: [blurred]

Add an income rider: Based on: age Client2's age Joint

Select income rider: [blurred]

Number of months of payout in first year: 12.0

Enter manual payout: [blurred]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

SIPS Planning System

Structured Income Type

Income Riders

Start payout from income rider

Liquorate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [blurred]

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 [blurred]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

8

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 22: Start Years for X Years: Click on the green button Start Years for X Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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

Risk level

Account owner

Account type

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 23: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

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

Risk level

Account owner

Account type

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5	RMD	
6	RMD	
7	RMD	
8	RMD	
9	RMD	
10	RMD	
11	RMD	
12	RMD	
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

PRIVACY POLICY TERMS OF USE

Step 24: Save: Once done click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

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: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider: Based on  age  Client2's age  Joint

Select income rider: [Select]

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
1		
2		
3		
4		
5	RMD	
6	RMD	
7	RMD	
8	RMD	
9	RMD	
10	RMD	
11	RMD	
12	RMD	
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

SIPS Planning System

PRIVACY POLICY | TERMS OF USE

Step 25: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

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: [Name]  
INITIAL PLAN DATE: [Date]  
REVISED PLAN DATE: [Date]

## Structured Income Planning

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

Scenario: [Select]

Planning Horizon: 16 years

		401(k)		IRA (1)		Bnfl IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income					
<a href="#">View Beneficial RMD</a>												
REGULAR RMD	net return	3.00 %	Steve IRA									
across all accounts	initial amount	500,000										
Steve	bonus %	0.00 %	Steve inc									
total RMD	w/bonus	500,000										
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

SIPS Planning System

PRIVACY POLICY | TERMS OF USE

Step 26: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: \_\_\_\_\_

Planning Horizon: 16 years | 401(k) | IRA (1) | Bnfl IRA (1)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	Steve IRA									
Steve total RMD	initial amount	500,000							Subtotal of account incomes	Manage Infl Factor		
	bonus % w/bonus	0.00 %	Steve inc									
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

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 | HELP | SIGN OUT

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: \_\_\_\_\_

Planning Horizon: 16 years | 401(k) | IRA (1) | Bnfl IRA (1)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	Steve IRA									
Steve total RMD	initial amount	500,000							Subtotal of account incomes	Manage Infl Factor		
	bonus % w/bonus	0.00 %	Steve inc									
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 28: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

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:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

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

Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount											
bonus % w/bonus								Subtotal of account incomes	Infl Factor		
end of 1											end of 1
end of 2											end of 2
end of 3											end of 3
end of 4											end of 4
end of 5											end of 5
end of 6											end of 6
end of 7											end of 7
end of 8											end of 8
end of 9											end of 9
end of 10											end of 10
end of 11											end of 11
end of 12											end of 12
end of 13											end of 13
end of 14											end of 14
end of 15											end of 15
end of 16											end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 29: 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](#)

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

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

Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount											
bonus % w/bonus								Subtotal of account incomes	Infl Factor		
end of 1											end of 1
end of 2											end of 2
end of 3											end of 3
end of 4											end of 4
end of 5											end of 5
end of 6											end of 6
end of 7											end of 7
end of 8											end of 8
end of 9											end of 9
end of 10											end of 10
end of 11											end of 11
end of 12											end of 12
end of 13											end of 13
end of 14											end of 14
end of 15											end of 15
end of 16											end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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).