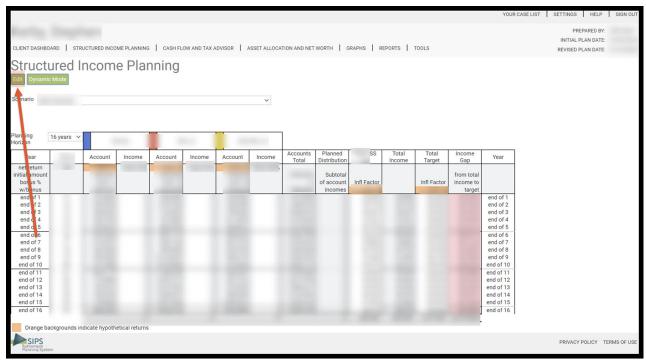
Required Minimum Distribution (RMD)

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.

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

																PREPARED B	Y:
																INITIAL PLAN DAT	E:
CLIENT DASHBOARD	TRUCTURED INC	COME PLANNING	G CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH 0	GRAPHS	RE	PORTS	TOOLS				REVISED PLAN DAT	E:
Structured	Incom	ne Plai	nnina														
		dd Income		Add Target	Edit or Add So	cenario Dis	play Options	-						_			
Cenario New Scenario						~											
lanning		_				_	1										
lorizon										_							
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution		SS	Total Income	Total Target	Income Gap	Year			
net return																	
initial amount bonus %								Subtotal of account	Mana Infl Fa			Manage Infl Factor	from total income to				
w/bonus		Manage		Manage		Manage		incomes		actor [minractor	target				
end of 1			1											end of 1	1		
end of 2														end of 2			
end of 3													10.000	end of 3			
end of 4 end of 5														end of 4 end of 5			
end of 6														end of 5 end of 6			
end of 7														end of 7			
end of 8													1000	end of 8			
end of 9													10000	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 14														end of 13 end of 14			
end of 15													1000	end of 15			
end of 16														end of 16	ĺ		
Orange backgrounds	indicate human	thatical rations															
Orange backgrounds	indicate nypo	thetical returns															

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

Column Display Options View RMD	O Checks Hide Income Riders View	Death Report	View % Distr	ibution Viou	Comparison	View Tax R	ator View C	alendar Years		
view kind	Checks Hide Income Riders View	Death Benefit	VIEW & DISU		Companson	VIEW TAX K	ales view Ca			
	Account and Income Grou	iping						Group Setup		
	Accounts							Accounts		
	Group 1	Group 2	Group 3	Group 4	Group 5		Title		Color	
	۲	0	0	0	0	Group 1	Accounts			Sel
	۲	0	0	0	0	Group 2				Sel
and the second se	۲	0	0	0	0	Group 3				Sel
	Incomes					Group 4				Sel
Contraction of the Contraction o		0	0	0	0	Group 5				Sel
	l l	0	0	0	0			Incomes		
Account or income groups must be created in							Title		Color	
You may have to re-order accounts using the E					groups.	Group 1	Incomes			Sel
Reordering or adding accounts or incomes on	the Edit Scenario function requires that	the above gro	up information	h be reset.		Group 2				Sel
						Group 3				Sel
Reset Condense All Uncondense All						Group 4				Sel
						Group 5				Sel
						Reset T	itle / Colors	Copy Setup To All Scenarios		
Return With Grouping Return Without Groupi	ing									

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

														PREPA INITIAL PLA	
NT DASHBOARD	RUCTI RED INCOM	ME PLANNING	CASH FLO	W AND TAX AD	VISOR A	SSET ALLOCAT	TION AND NET	WORTH G	RAPHS F	EPORTS T	OOLS			REVISED PLA	
ru oturo d	1.0000		ning												
ructured															
Save Cancel Ad	Account Add	I Income Ad	d Inc Tax A	id Target E		enario Disp	lay Options								
ario						\sim									
	Planning Horizon	16 years 🗸	40	1(k)											
	Holizoli														
Total required	Year	1000	Account	Income	Account	Income	Account	Income	Accounts	Planned	SS	Total	Year		
ew Beneficial RMD REGULAR RMD				_	_				Total	Distribution		Income			
cross all accounts	net return initial amount		3.00 % 500,000							Subtotal	Manage				
cross an accounts	bonus %		0.00 %			-		-		of account	Infl Factor				
total RMD	w/bonus	-	500,000	Manage		Manage		Manage		incomes					
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 53,962	end of 6 end of 7		597,026 614,937	0									end of 6 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		756,295 778,983	0									end of 14		
72,850 75,000	end of 15		802,353	0	-								end of 15		
75,000	end of 16		002,303	0	-								end of 16		
	indicate hypothe	-		0	_										

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.

															PREPARED BY:	
			i												L PLAN DATE:	
ENT DASHBOARD	TRUCTURED INCO	ME PLANNING	CASH FLC	W AND TAX AI	OVISOR A	SSET ALLOCAT	ION AND NET	WORTH G	RAPHS R	EPORTS T	OOLS			REVISE	D PLAN DATE:	
tructured	Incom	o Dlar	nina													
ructureu	mcom	eriai	ming													
Save Cancel Ac	d Account Add	d Income A	id Inc Tax A	dd Target E		enario Displ	ay Options									
nario						~										
	Planning	16 years ∨		01(k)]							
	Horizon		40)T(K)												
Total required	Year	1000000	Account	Income	Account	Income	Account	Income	Accounts	Planned	SS	Total	Year			
iew Beneficial RMD	Teal	_	Account	income	Account	income	Account	income	Total	Distribution		Income	real			
REGULAR RMD		-	0.00 10		And in case of the local division of the loc					1.1.1.1						
ccross all accounts	initial amount		500,000							Subtotal	Manage					
total RMD	bonus % w/bonus		0.00 % 500,000	Manage					_	of account incomes	Infl Factor					
0	end of 1		515,000	Manage 0	-	Manage		Manage		I incomes	2		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			
, 0,000	1 010 01 10		002,000	0	-											
				0								-				
	indicate hypothe	otical returns														

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

													YOUR	CASE LIST	SETTINGS	HELP	SIGN OUT
Reading Street						1										ARED BY:	-
CLIENT DASHBOARD ST						OPET ALL PAT	TON AND NET				0018				INITIAL PLA		
CLIENT DASHBOARD 31	RUCTORED INCOM	VIE PLANNING	I CASH FLO	AND TAX A	DVISOR P	ISSET ALL CAT	ION AND NET	WORTH 0	NAPHS N	LPORIS I	UULS				REVISED PLA	AN DATE:	
Structured	Incom	Plan	nina														
	d Account Add			dd Torgot	dit or Add Sc		lay Options										
Euri Save Cancer Au	d Account Add	Au			uit of Add Sc	en lo Disp	ay options										
Cooperie																	
Scenario					/	~											
	Planning	16 years 🗸		chus.					1								
	Horizon		40	01(k)													
Total required	Year	1.000	Assaunt	Income		Income	Account	Income	Accounts	Planned	SS	Total	Year	1			
View Beneficial RMD	rear		Account	Income	Account	Income	Account	income	Total	Distribution		Income	rear				
REGULAR RMD	net return		3.00 %							1.1.1.1							
accross all accounts	initial amount		500,000	- F		-		-		Subtotal	Manage Infl Factor						
total RMD	bonus % w/bonus		0.00 % 500,000	Manago	1	Manage		Manage	_	of account incomes	Init Factor						
0	end of 1		515,000	Manage 0		Manage		Manage		I incomes	Management of the		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	1			
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 hypothe	etical returns															
Retirement Planning System															PRIVACY PC	DLICY TE	RMS OF USE

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 SETTING	S HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type	ADD INCOME	Year	Income Data	Variable	
Initial account balance	\$500,000	Start payout from income rider	ADDINGOME	1	lincome	variable	Â
Hypothetical return	3.0 %		Pick year(s)	2			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional Account description		O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Optional account company		 Liquidate account (in so many years) 	U.V.	7			
Other			Start year for X years	°			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account		O Annual fixed withdrawal	Pick year(s) to remove	11			
Years deferred	0	O Annual percentage withdrawal 0.0 %		13			
Asset plan allocation		Required minimum distribution (RMD)		14			
Asset plan allocation	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level				17			
Account owner	~		Reset all years	18			
Account type	~	Calculated Plan Withdrawals O Make-up total owners RMD from one account		20			
Add an income rider		Make-up total benef RMD from one account		21			
Based on 🔘 age 🔾 (Client2 's age O Joint			22			
Select income rider	~	 Make-up income gap based on target income 		24			-
Number of months of payout in first ye	ear 12.0			4			•
Enter manual payout		Annual Savings					
Request Additional Rider Remove In	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hyp			Note that entere	d values WILL	NOT roll down to follow	ing years whe	en blank1
SIPS Retirement Planning System						CY POLICY TE	

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.

				Ì	YOUR CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accour	ht						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Churchurgh Income Tune			Income Dat	9	
Initial account balance	\$500,000	Structured Income Type Income Riders	ADD INCOME	Yea		Variable	
	3300,000	 Start payout from income rider 					
Hypothetical return	3.0 %		Pick year(s)	 ✓ 2 ✓ 3 			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description		Liquidate account (in so many years)	OR				
Optional account company			NAMES AND ADDRESS OF A DATES.	8			
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
		Beneficial IRA RMD (based on beneficiaries life)	itemore year to end or plan	16			
Risk level				17			
Account owner	~		Reset all years	18 19			
Account type	~	Calculated Plan Withdrawals O Make-up total owners RMD from one account		20			
Add an income rider				21			
Based on 💿 age 🔾	Client2 's age 🔘 Joint	Make-up total benef RMD from one account		22			
Select income rider	~	 Make-up income gap based on target income 		23			*
Number of months of payout in first years	ear 12.0		l	4			•
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	And the end of the second state						
Orange backgrounds indicate hy	pothetical returns		Note that entered	values V	WILL NOT roll down to foll	owing years whe	en blank1
SIPS Retirement Planning System					PRI	ACY POLICY T	ERMS OF USE

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

				2	YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accourt	1 [†]							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Observations and the second se			Inc	ome Data		
Initial account balance	4700 000	Structured Income Type	ADD INCOME	Yea			ariable	
Initial account balance	\$500,000	O Start payout from income rider		1				
Hypothetical return	3.0 %		Pick year(s)					
Bonus	0.0 %		OR	3				
and the state	0.0	Liquidate or annuitize		5				
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6				
Optional account company		 Liquidate account (in so many years) 	U.V.	7				
Other			Start year for X years	8				
		Mile descente	0	10				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11				
Add money later - deferred account			Pick year(s) to remove	12				
Years deferred	0	Annual percentage withdrawal 0.0 %		13				
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15				
and a second		 Beneficial IRA RMD (based on beneficiaries life) 		16				
Risk level				17				
Account owner	~		Reset all years	18				
Account type	×	Calculated Plan Withdrawals		19 20				
Add an income rider	~	 Make-up total owners RMD from one account 		21				
	Client2 's age O Joint	 Make-up total benef RMD from one account 		22				
Select income rider	×	O Make-up income gap based on target income		23				-
Number of months of payout in first ye				₹ 24				b
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annuar nxed savings						
Orange backgrounds indicate hyp			Note that entered	ed values \	WILL NOT roll dov	vn to following	years whe	n blank1
SIPS Retirement Planning System						PRIVACY	POLICY TE	RMS OF USE

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

				1	YOUR CASE LIST	SETTINGS HE	LP SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values				<u>۱</u>		
					\		
Account name	401(k)	Structured Income Type			line line	come Data	
Initial account balance	\$500,000	Income Riders	ADD INCOME	1	rear Income	Variable	e 🔺
		 Start payout from income rider 			1 RMD 2 RMD		
Hypothetical return	3.0 %		Pick year(s) OR		3 RMD		
Bonus	0.0 %	Liquidate or annuitize	OR	Ö	4 RMD		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5 RMD 6 RMD		
Account description		 Liquidate account (in so many years) 	OR		7		
Optional account company		0		0	8		
Other			Start year for X years		9		
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals		0	10		
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12		
Years deferred	0	Annual percentage withdrawal 0.0 %			13		
Asset plan allocation	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15		
		 Beneficial IRA RMD (based on beneficiaries life) 			16		
Risk level					17		
Account owner	~		Reset all years		18		
Account type	×	Calculated Plan Withdrawals Make-up total owners RMD from one account			20		
Add an income rider		Make-up total benef RMD from one account		-	21		
Based on 💿 age 🔿	Client2 's age O Joint				22 23		
Select income rider	~	 Make-up income gap based on target income 			23		-
Number of months of payout in first y	ear 12.0			4			•
Enter manual payout		Annual Savings					
		Annual fixed savings					
Construction of the second	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entere	ed value	es WILL NOT roll do	vn to following years	when blank1
SIPS Retirement Planning System						PRIVACY POLICY	TERMS OF USE

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

			YOUR	CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Valu	Jes					
Account name 401(k) Initial nocount balance 5500,000 Hypothalcal return 3.0 % Bonus 0.0 % Optional Account description Optional account company Other Tax caluation option Tax Income Distributions (Qualified) Caset plan allocation Risk level Account owner Account type	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawais 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	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years O Pick year(s) to remove Remove year to end of plan Reset all years	Year 1 2 3 4 5 6 7 8 9 10 10 11 112 13 15 16 16 15 16 16 15 16 21 22 22 23 22 23 24 25 25 25 25 25 25 25 25 25 25	Income RMD RMD RMD RMD RMD RMD	Data Variable	*
Add an income rider	 Make-up total benef RMD from one account 					
Based on 💿 age 🔿 Client2 's age 🔿 Joint			22			
Select income rider	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			4			•
Enter manual payout	Annual Savings					
Orange backgrounds indicate hypothetical returns		Note that entere	d values WILL	NOT roll down to t	following years wh	en blank1
SIPS Reforming System					PRIVACY POLICY 1	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.

					1								YOUR	CASE LIST	SETTINGS H	ELP SIGN	N OUT
CLIENT DASHBOARD S	TRUCTURED INCOM	ME PLANNING	CASH FLC	OW AND TAX AE	NSOR A	SSET ALLOCAT	ION AND NET	worth g	RAPHS R	EPORTS 1	TOOLS				PREPARE INITIAL PLAN D REVISED PLAN D	ATE:	
Structured Edit Save Cancel Ad	Incom			dd Targe E	dit or Add Sc	enario Disp	lay Options										
Scenario				/		~											
	Planning Horizon	16 years ∽	40	01(k)													
Total required View Beneficial RMD	Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year				
REGULAR RMD	net return		3.00 %	-		-		-									
accross all accounts	initial amount		500,000							Subtotal	Manage						
	bonus %		0.00 %					1		of account	Infl Factor						
total RMD	w/bonus		500,000	Manage	_	Manage	_	Manage		incomes			1.1.1				
0	end of 1 end of 2		515,000 530,450	0									end of 1 end of 2				
45,457	end of 3		530,450	20,017									end of 2 end of 3				
47,667	end of 4		520,540	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	-	L							end of 16				
Orange backgrounds	indicate hypothe	atical returns		83,627				_									
	maloate hypothe	undi returits													PRIVACY POLIC	Y TERMS OF	FUSE
and a statement			-		-				-					-			

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 SETTING	S HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance	IRA (1) \$600,000	Structured Income Type income Riders	ADD INCOME	Year	Income Data	Variable	*
Hypothetical return Bonus	6.0 %	 Start payout from income rider 	Pick year(s) OR				
Optional Account description Optional account company Other	0.0 %	Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	4 5 6 7 8			L
Tax calculation option Add money later - deferred account Years deferred	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 %	0 Pick year(s) to remove	10 11 12 13			L
Asset plan allocation Risk level	Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16 17			
Account owner Account type Add an income rider Based on @ age (Select income rider Number of months of payout in first y	Client2's age O Joint	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	Reset all years	18 19 20 21 22 23 23 4			•
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings	Note that entere	d values WILL I	NOT roll down to follow	ing years whe	n blank1
Retirement Planning System					PRIVA	CY POLICY TE	RMS 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.

				1	YOUR	CASE LIST SETTING	S HELP	SIGN OUT
Manage Accour)†			Г				
	View / Edit Death Benefit View / Edit Actual Values			L				
				L				
Account name	IRA (1)	Structured Income Type		Ť.		Income Data		
Initial account balance	\$600,000	Income Riders	ADD INCOME		Year	Income	Variable	-
Hypothetical return		 Start payout from income rider 	N AND A REAL PROPERTY AND		1 2			
Hypotheticarreturn	6.0 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		O Liquidate account (in so many years)	OR		7			
Optional account company Other			Start year for X years		8			
					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	õ	12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Sel	Required minimum distribution (RMD)	Remove year to end of plan		14			_
Pieleland		 Beneficial IRA RMD (based on beneficiaries life) 		ö	16			
Risk level					17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔘 (Client2 's age O Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 		0	23			-
Number of months of payout in first ye	ear 12.0		l	4				•
Enter manual payout		Annual Savings						
na status data a la		Annual fixed savings						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	pothetical returns		Note that entered	d valu	es WILL I	NOT roll down to follow	ring years whe	n blank1
SIPS Retirement Planning System						PRIVA	CY POLICY T	ERMS OF USE

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

				YOUR	CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accoun	t .						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA (1)	Structured Income Type			Income Dat	a	
Initial account balance	\$600,000	Income Riders	ADD INCOME	Year	Income	Variable	
		 Start payout from income rider 					
Hypothetical return	6.0 %		Pick year(s)	2 3			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional		Appuitize (for years certain)	Start year for rest of plan	5			
Account description		 Liquidate account (in so many years) 	OR	0 7			
Optional account company		C Eldudate decount (in so many years)		8			
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation		Required minimum distribution (RMD)	Remove year to end of plan	14			
storet plan anovation	38	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan	16			
Risk level				17			
Account owner	~		Reset all years	18			
Account type		Calculated Plan Withdrawals		19			
Add an income rider	~	O Make-up total owners RMD from one account		21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 	(22			
Select income rider	~	 Make-up income gap based on target income 	0	23			-
Number of months of payout in first ye	ar 12.0			4			>
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove Inc	come Rider						
Orange backgrounds indicate hyp	oothetical returns		Note that entered	values WILL	NOT roll down to follo	wing years wh	en blank1
SIPS Retrement Planning System					PRIV	ACY POLICY T	ERMS OF USE

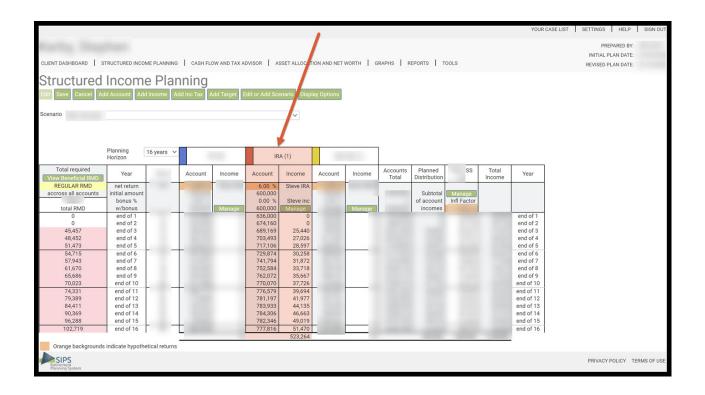
Step 16: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

		•	YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Value						
Save Cancer View / Edit Income View / Edit Death Benefit View / Edit Actual Value	6		\			
Account name IRA (1)	Structured Income Type			Income Da	ata	
Initial account balance	Income Riders	ADD INCOME	Year	Income	Variable	
Initial account balance \$600,000	 Start payout from income rider 	0				
Hypothetical return 6.0 %	-	Pick year(s)	2	RMD		
Bonus 0.0 %		OR	4	RMD		
	Liquidate or annuitize		5	RMD		
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	RMD		
Account description	 Liquidate account (in so many years) 	OR (7	RMD		
Optional account company Other			8	RMD		
Other		Start year for X years	9	RMD		
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10	RMD		
	 Annual fixed withdrawal 	Pick year(s) to remove	11	RMD		
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12	RMD		
Years deferred 0			14	RMD		
Asset plan allocation	 Required minimum distribution (RMD) 	Remove year to end of plan	15	RMD		
	 Beneficial IRA RMD (based on beneficiaries life) 		16	RMD		
Risk level			17	RMD		
Account owner		Reset all years	18	RMD		
Account owner	Calculated Plan Withdrawals		19	RMD		
Account type	 Make-up total owners RMD from one account 	0	20	RMD		
Add an income rider	 Make-up total benef RMD from one account 	0	21	RMD		
Based on 🔘 age 🔿 Client2 's age 🔿 Joint	 Make-up total benef RMD from one account 	0	22	RMD		
Select income rider	 Make-up income gap based on target income 	0	23	RMD		-
Number of months of payout in first year 12.0			1 74	RMI) ·
Enter manual payout	Annual Cavinga					
	Annual Savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entered	values WILL N	OT roll down to fol	llowing years whe	en blank1
SIPS Reterring System				PR	IVACY POLICY TE	ERMS OF USE

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

					YOUR C	ASE LIST SETT	INGS HELP	SIGN O
Manage Accour	n†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name Initial account balance Hypothetical return Bonus Optional Account detcription	IRA (1) \$600,000 6.0 % 0.0 %	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain)	ADD INCOME Pick year(s) OR Start year for rest of plan OR		Year 1 2 3 4 5 6	Income Da Income RMD RMD RMD RMD	Variable	*
Optional account company		 Liquidate account (in so many years) 			7 8	RMD		
Other			Start year for X years	ö	9	RMD		
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals	0		10 11	RMD		
Add money later - deforred account	0	Annual nxed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove	ŏ	12 13	RMD RMD		
Years deferred	0	Required minimum distribution (RMD)			14	RMD		
Asset plan allocation	Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15	RMD		
Risk level		beneficial IRA RMD (based on beneficialies life)			16 17	RMD RMD		
Account owner	~		Reset all years		18 19	RMD RMD		
Account type	~	Calculated Plan Withdrawals Make-up total owners RMD from one account			20	RMD		
Add an income rider		Make-up total benef RMD from one account			21	RMD		
Based on 💿 age 🔿 🛛	Client2 's age 🔘 Joint				22	RMD		
Select income rider	~	 Make-up income gap based on target income 			23 24	RMD		-
Number of months of payout in first ye	ear 12.0							•
Enter manual payout	scome Rider	Annual Savings						
Orange backgrounds indicate hyp			Note that enter	ed valu	es WILL N	IOT roll down to fo	llowing years where	hen blank1
SIPS Retirement Planning System							IVACY POLICY	

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.



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 SIG	N OUT
Manage Accour	n†						
	View / Edit Death Benefit View / Edit Actual Values						
		-					
Account name	401(k)	Structured Income Type			Income Data		
Initial account balance	\$500,000	Income Riders	ADD INCOME	Year	Income Va	ariable 🔺	
Hypothetical return		 Start payout from income rider 	- 1000 Control 1000 Control 1000				
Hypothetical return	3.0 %		Pick year(s) OR	3			
Bonus	0.0 %	Liquidate or annuitize	U.V.	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan				
Account description		 Liquidate account (in so many years) 	OR	7			
Optional account company Other			Start year for X years	8			
				9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		11			
Add money later - deferred account			Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	S	el Required minimum distribution (RMD)	Remove year to end of plan	15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16			
KISK ICYCI			Describelly	17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	19			
Account type	~	 Make-up total owners RMD from one account 		20			
Add an income rider		Make-up total benef RMD from one account		21			
Based on 🥥 age 🔘 🤇	Client2 's age O Joint	Make-up income gap based on target income		22			
Select income rider		• Wake up meome gap based on target meome		24		-	
Number of months of payout in first ye	ear 12.0			1		,	
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hyp			Note that entere	d values WILL I	NOT roll down to following	years when blan	k1
SIPS Retirement Flanning System						OLICY TERMS O	0.10

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

				YOUR CAS	E LIST SETTINGS	HELP SIGN OUT
Manage Account						
	w / Edit Death Benefit View / Edit Actual Values					
Account name 40 Initial account balance Hypothetical return 6 Bonus 0 Optional Account description 0 Optional account company 0 Other 7 Tax calculation option 1 Add money later - deferred account 1 Years deferred 4 Asset plan allocation 7 Risk level 4 Account owner 7 Account type 7 Add an income rider 1	w/ Edit Death Benefit View / Edit Actual Values 1(k) S500.000 3.0 % 0.0 % ax Income Distributions (Qualified) v 0 Stell	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 Annual percentage withdrawal Beneficial IRA RMD (based on beneficiaries life) Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up income gap based on target income	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 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 16 17 18 19 20 21 22 23 24	Income Data	Variable
Enter manual payout		Annual Savings				
Request Additional Rider Remove Incon	ne Rider	Annual fixed savings				
Orange backgrounds indicate hypoth			Note that entered v	alues WILL NOT	roll down to followin	ig years when blank1
SIPS Retirement Flamming System					PRIVACY	POLICY TERMS OF USE

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

						YOUR CASE LIS	T SETTINGS	B HELP	SIGN OUT
Manage Accour	1†								
	View / Edit Death Benefit View / Edit Actual V	alues							
Account name	401(k)		Structured Income Type				Income Data		
Initial account balance	\$500,000		Income Riders O Start payout from income rider	ADD INCOME	Yei 1	ar Inco	ome	Variable	*
Hypothetical return	3.0 %			Pick year(s)	2				
Bonus	0.0 %		Liquidate or annuitize	OR	4				
Optional Account description Optional account company Other			Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	5 6 7 8 9				L
Tax calculation option	Tax Income Distributions (Qualified)	~	Withdrawals	8	10				
Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider	Ilient2's age O Joint	Sel	Annual fixed withdrawal Annual percentage withdrawal Annual percentage withdrawal 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	Pick year(s) to remove Remove year to end of plan Reset all years	111 12 13 14 14 15 16 16 15 16 16 16 16 16 16 16 17 17 17 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19				
Number of months of payout in first ye					1 24				
Enter manual payout			Annual Savings Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns			Note that entere	d values	WILL NOT roll	down to follow	ng years whe	n blank1
SIPS Retirement Planning System							PRIVAC	Y POLICY TE	RMS OF USE

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

				YOUR	CASE LIST SETTING	SS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description Optional account company Other Tax calculation option	View / Edit Death Benefit 401(k) \$500,000 3.0 % 0.0 % Tax Income Distributions (Qualified)	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitze Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal	ADD INCOME Pick year(6) OR Start year for rest of plan OR Start year for X years 8 Pick year(6) to remove	Year 1 2 3 4 5 6 7 8 9 10 11	Income Data	Variable	•
Add money later - deferred account Years deferred Asset plan allocation Risk level	0 Sel	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	12 13 14 15 16			
Account owner	~	Calculated Plan Withdrawals	Reset all years	17 18 19 20			
Account type Add an income rider	~	O Make-up total owners RMD from one account		20			
	Client2's age O Joint ear 12.0	Make-up total benef RMD from one account Make-up income gap based on target income		22 23 24		Þ	*
Enter manual payout Request Additional Rider Remove Is Orange backgrounds indicate hy	ncome Rider pothetical returns	Annual Savings Annual fixed savings	Note that entere	d values WILL 1	NOT roll down to follow	ving years when	blank1
SIPS Retirement Planning System					PRIVA	ACY POLICY TERM	VIS OF USE

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

				YOUR	CASE LIST SETTING	S HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return Bonus Optional Account description	401(k) \$500,000 3.0 % 0.0 %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(s) OR Start year for reat of plan OR	Year 1 2 3 4 5 6 7	Income Data Income RMD RMD RMD	Variable	*
Optional account company Other			Start user for V users	8	RMD		
Other Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner Account type Add an income rider Based on Select income rider Number of months of payout in first ye Enter manual payout	Tax Income Distributions (Qualified)	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	Start year for X years	9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	RMD RMD RMD RMD		*
0	icome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp			Note that entered va	alues WILL N	NOT roll down to follow	ing years whe	n blank1
SIPS Retrement Planning System						CY POLICY TE	

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

			YOUR CAS	E LIST SETTINGS	HELP SIGN OUT
Manage Account					
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					
Account name 401(k) Initia account balance \$500,000 Hypotintical return \$0 Bonus 0.0 Optional	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	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove	Year 1 2 3 4 5 6 7 8 9 10 11 12	Income Data Income Varia RMD RMD RMD RMD RMD RMD RMD RMD RMD RMD	ble
Vears deferred 0 Asset plan allocation Sel Risk level	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan Reset all years	13 14 15 16 17 18		
Account ywner	Calculated Plan Withdrawals O Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Resid an years	19 20 21 22 23 ₹		*
Enter manual payout Request Additional Rider Remove Income Rider Orange backgrounds indicate hypothetical returns	Annual Savings Annual fixed savings	Note that entere	ed values WILL NOT	Froll down to following yea	rs when blank1 CY 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 HE	LP SIG	GN OU
CLIENT DASHBOARD ST	TRUCTURED INCOM	ME PLANNING	CASH FLC	W AND TAX A	VISOR A	SSET ALLOCAT	TON AND NET	worth g	RAPHS R	EPORTS T	TOOLS				PREPARED INITIAL PLAN D/ REVISED PLAN D/	ATE:	
Structured	Income dd Account Add			dd Targ , E	dit or Add Sc	enario Displ	lay Options										
Scenario				\vdash		~											
	Planning Horizon	16 years ∽	40	01(k)	IP	RA (1)	Bnfl	IRA (1)									
Total required View Beneficial RMD	Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year				
REGULAR RMD accross all accounts Steve total RMD	net return initial amount bonus % w/bonus	- +	3.00 % 500,000 0.00 % 500,000	Steve IRA Steve inc Manage		Manage		Manage		Subtotal of account incomes	Manage Infl Factor						
0 0 45,457	end of 1 end of 2 end of 3	- 1	515,000 530,450 546,364	0 0 0		Wanage		Manage		moonce			end of 1 end of 2 end of 3				
49,450 53,668 57,371 61,183	end of 4 end of 5 end of 6 end of 7	r +	562,754 556,761 549,972 542,454	0 22,876 23,492 24,016	-								end of 4 end of 5 end of 6 end of 7				
65,665 70,634 76,162	end of 8 end of 9 end of 10		534,071 524,782 514,546	24,657 25,311 25,979									end of 8 end of 9 end of 10				
81,910 88,780 95,970 106,300	end of 11 end of 12 end of 13 end of 14		503,459 491,349 506,090 521,272	26,523 27,214 0 0									end of 11 end of 12 end of 13 end of 14				
117,363 129,924	end of 15 end of 16	r 1	536,910 553,018	0									end of 15 end of 16				
Orange backgrounds	indicate hypothe	tical returns		200,069	-								-		PRIVACY POLICY	TERMS (OF US

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

														PREPARI	
T DASHBOARD	TRUCTURED INCO					CONT ALLOCAT					0018			INITIAL PLAN	
I DASHBOARD	STRUCTORED INCO	ME PLANNING	I CASH FLU	AND TAX AL	VISOR A	ASSET ALLOGAT	TION AND NET	WORTH C	KAPIS K	EPORTS I	OULS			REVISED PLAN	DATE:
ructured	Incom	o Plan	nina												
Save Cancel A	dd Account Ad	d Income Ad	ld Inc Tax A	dd Target E		enario Disp	lay Options								
ario						~									
\															
	Planning	16 years ∨							1						
\	Horizon	To years v	40	01(k)	IF	RA (1)	Bnf	IRA (1)							
Total required	-	-		- Carlos					1000000000		-				
w Benefic al RMD	Year	10000	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year		
REGULAR MD	net return	+ -	3.00 %	Steve IRA					Total	Distribution		income			
cross all accounts	initial amount		500,000	Steve IRA					1.000	Subtotal	Manage				
Steve	bonus %		0.00 %	Steve inc						of account	Infl Factor				
total RMD	w/bonus	-	500,000	Manage		Manage		Manage	-	incomes		Ê			
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 61,183	end of 6 end of 7		549,972 542,454	23,492 24,016									end of 6 end of 7		
65,665	end of 8		534,071	24,010									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	-										
)range background	s indicate hypoth	etical returns													

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.

Bit See Cancel Add Account Add Income Add Income Add Income Display Options Central Planning 6 years 401(k) IRA (1) Bnfl IRA (1) Planning 6 years 401(k) IRA (1) Bnfl IRA (1) Verw Beneficial RMM in ent return Account Income Account Income Account Income Year Total required Year Account Income Account Income Account Income Year Steve IRA 000 % Steve IRA Income Account Income Account Income Year 0 end of 3 515000 Manage Galacount Infl Factor end of 1 0 end of 3 546364 0 Galacount Galacount Infl Factor end of 3 57371 end of 3 656254 0 Galacount Galacount end of 2 end of 3 65655 end of 1 553A59 656253 end of 1 end of 1 end of 1 end of 1 81700 end of 1 553A59	LIENT DASHBOARD	TRUCTURED INCO	ME PLANNING	CASH FLC	W AND TAX AD	VISOR A	SSET ALLOCA	TION AND NET	worth g	RAPHS R	EPORTS 1	OOLS			PREI INITIAL PI REVISED PI	
Barel Cancel Add Ancount Add Inorans Add Target Elitor Add Scenario Display Options cenario	Structured	Incom	e Plan	nina												
Planning Horizon 16 years 401(k) IRA (1) Bnfl IRA (1) Total required Wew Beanchash REGULAR RND accross all accounts inter feture total RND 0 Year Account Income Account Income Account Income Year 800 % Coross all accounts inter feture total RND 0 met reture sources all accounts inter feture total RND 0 Steve inc 900 % Steve inc 500,000 Manage of account income Manage end of 1 end of 2 end of 1 end of 2 0 end of 1 505,000 Manage Manage of account income end of 1 end of 2 0 end of 1 515,000 0 556,655 end of 3 end of 4 652,754 end of 5 57,371 65,665 end of 1 514,546 549,972 23,492 end of 1 end of 1 end of 1 end of 1 514,546 549,972 70,634 end of 1 514,546 525,761 22,876 end of 1 end of 1 514,546 end of 1 514,546<					dd Target	dit or Add Sc	enario Disp	lay Ontions								
Planning Horizon 16 years 401(k) IRA (1) Bnfl RA (1) Total reguled View Beneficial RNI. Year Account Income Account Inc																
Planning Horizon 16 years 401(k) IRA (1) Bnfl IRA (1) Total required View Bendicial RML Net Vear Year Account Income Account Income Account Income Year RECULAR RMD accross all accounts bonus % net return 0.00 % Steve IRA 0.00 % Steve inc 500.000 Manage Subtatal 0 dr	cenario						~									
Horizon 401(k) IRA (1) Bnfl RA (1) Total required Wew Beneficial MAL accross all accounts Interferent bonus % Year Account Income Income Year 0 end of 1 500.000 Menago Income Manago Income Income Account Income Income Account Income Income Account Income Income Income Income Account Income Inco																
Horizon 401(k) IRA (1) Bnfl IRA (1) Total required Were Beneficial RM1 accross all accounts Intell amount bolus % total RM0 w/bolus total RM0 met return accross all accounts total RM0 met of 1 Year Account norme Income Account income Income SS Total Dotal Year 8E60UAR RM0 accross all accounts total RM0 met of 1 0 net return bolus % w/bolus total RM0 met of 1 S00.% Steve inc \$50,000 Steve inc \$50,000 Steve inc \$50,000 Manage Manage Subtotal Manage Manage Manage Manage Manage end of 1 end of 2 end of 3 end of 1 end of 2 end of 5 end of 1 end of 5 end of 1 end of 5 end of 6 end of 7 end of 6 St56,65 end of 1 St36,660 St56,754 Q end of 5 St36,754 end of 6 St36,754 end of 7 St42,452 St56,754 Q end of 7 St42,452 end of 7 St42,452 end of 7 St42,452 St56,754 Q end of 7 end of 7 end of 1 end of 1 end of 12 end of 13 end of 11 end of 12 end of 13 end of 11 end of 12 end of 13 end of 14 St58,771 V V V end of 1 end of 13 end of 13 105,800 en																
Horizon 401(k) IRA (1) Bnfl IRA (1) Total required Wew Beneficial RM1 eccross all accounts initial amount bonus total RM0 w/bonus Year Account Income Income Account 500,00 Manage Account Income 500,000 Income Manage Planed Distribution SS Total Income Year Steve total RM0 0 end of 1 0 end of 1 0 Steve inc 030,00 Steve inc 500,000 Manage Manage Subtatal Manage Manage Income Account Intel RA (1) 0 end of 1 0 end of 2 0 Steve inc 300,00 Steve inc 500,000 Manage Manage Subtatal Manage Manage Income Her 0 end of 2 454,575 650,754 0 Steve inc 556,655 Steve inc 556,655 Steve inc 556,655 Steve inc 556,655 Steve inc 556,754 Steve inc 556,754 <td< td=""><td>· · · ·</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	· · · ·															
Total required View Beneficial RMI REGULAR RMD accross all accounts total RMD Works Year Account Income Account Income Accounts Planned Total Diarribution SS Total Year REGULAR RMD accross all accross all accounts total RMU Works net return sources all accounts Steve IRA 0.00 % Steve inc 0.00 % Manage Manage Subtotal income Manage Manage Income Account Income Account Income Account Income Manage Subtotal income Manage Income Manage Income Account			16 years 🗸	40	1(k)	IB	A (1)	Bof	IRA (1)]						
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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.

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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.

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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.