

# Calculated Plan Withdrawals; Make-up total beneficial RMD from one account

10/01/2024 10:09 am EDT

On the structured income planning page, you have the ability to view the beneficial RMD amounts and withdrawal the amounts needed for the beneficial RMD. Under the Manage Accounts page you have the option to choose the total beneficial RMD withdrawals from one account. Below is a step-by-step guide for the Make-up total owners RMD from one account function.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

Edit Dynamic Mode

Scenario

Planning Horizon

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount								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

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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 Inc 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	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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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

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Steve SS (2)	Total Income	Year
<b>View Regular RMD</b>	net return					2.00 %						
<b>BENEFICIAL RMD</b>	initial amount					750,000				<b>Manage</b>		
	bonus %					0.00 %			Subtotal of account incomes	2.20 %		
<b>total bRMD</b>	w/bonus		<b>Manage</b>		<b>Manage</b>	750,000	<b>Manage</b>					
41,667	end of 1					765,000	0					end of 1
44,477	end of 2					780,300	0					end of 2
47,579	end of 3					795,906	0					end of 3
51,020	end of 4					811,824	0					end of 4
54,853	end of 5					828,061	0					end of 5
58,728	end of 6					844,622	0					end of 6
63,505	end of 7					861,514	0					end of 7
68,374	end of 8					878,744	0					end of 8
73,844	end of 9					896,319	0					end of 9
80,029	end of 10					914,246	0					end of 10
87,071	end of 11					932,531	0					end of 11
94,195	end of 12					951,181	0					end of 12
102,278	end of 13					970,205	0					end of 13
111,518	end of 14					989,609	0					end of 14
122,174	end of 15					1,009,401	0					end of 15
132,816	end of 16					1,029,589	0					end of 16

Orange backgrounds indicate hypothetical returns

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Step 5: View Regular RMD Option: Click on the green View Regular RMD to change the view to Beneficial 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

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Steve SS (2)	Total Income	Year
<b>View Regular RMD</b>	net return					2.00 %						
<b>BENEFICIAL RMD</b>	initial amount					750,000				<b>Manage</b>		
	bonus %					0.00 %			Subtotal of account incomes	2.20 %		
<b>total bRMD</b>	w/bonus		<b>Manage</b>		<b>Manage</b>	750,000	<b>Manage</b>					
41,667	end of 1					765,000	0					end of 1
44,477	end of 2					780,300	0					end of 2
47,579	end of 3					795,906	0					end of 3
51,020	end of 4					811,824	0					end of 4
54,853	end of 5					828,061	0					end of 5
58,728	end of 6					844,622	0					end of 6
63,505	end of 7					861,514	0					end of 7
68,374	end of 8					878,744	0					end of 8
73,844	end of 9					896,319	0					end of 9
80,029	end of 10					914,246	0					end of 10
87,071	end of 11					932,531	0					end of 11
94,195	end of 12					951,181	0					end of 12
102,278	end of 13					970,205	0					end of 13
111,518	end of 14					989,609	0					end of 14
122,174	end of 15					1,009,401	0					end of 15
132,816	end of 16					1,029,589	0					end of 16

Orange backgrounds indicate hypothetical returns

SIPS Subaccount Planning System

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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 do the total beneficial RMD withdrawal 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

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Steve SS (2)	Total Income	Year
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD across all accounts</b>	net return					2.00 %	750,000					
	initial amount					0.00 %	750,000		Subtotal of account incomes	Manage Infl Factor		
	bonus % w/bonus			Manage	Manage		750,000	Manage		2.20 %		
<b>total bRMD</b>												
41,667	end of 1						765,000	0				end of 1
44,477	end of 2						780,300	0				end of 2
47,579	end of 3						795,906	0				end of 3
51,020	end of 4						811,824	0				end of 4
54,853	end of 5						828,061	0				end of 5
58,728	end of 6						844,622	0				end of 6
63,505	end of 7						861,514	0				end of 7
68,374	end of 8						878,744	0				end of 8
73,844	end of 9						896,319	0				end of 9
80,029	end of 10						914,246	0				end of 10
87,071	end of 11						932,531	0				end of 11
94,195	end of 12						951,181	0				end of 12
102,278	end of 13						970,205	0				end of 13
111,518	end of 14						989,609	0				end of 14
122,174	end of 15						1,009,401	0				end of 15
132,816	end of 16						1,029,589	0				end of 16

Orange backgrounds indicate hypothetical returns

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### Option 1: Pick Years:

Step 7: Withdrawals: Under the Structured Income Type Calculate Plan Withdrawals section, click on the radio button next to the Make-up total benef RMD from one account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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] Sel

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: Bnfl IRA

Add an income rider:  age  Client2's age  Joint

Based on: age

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders:  Start payout from income rider

Liquidate or annuitize:  Annuitize (for years certain) 1.0 %  Liquidate account (in so many years)

Withdrawals:  Annual fixed withdrawal  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 OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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: [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 benefit 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

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 blank1

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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: [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 benefit 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

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 blank1

PRIVACY POLICY TERMS OF USE

Step 10: Clicking: The phrase totalbRMD 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0%

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: Bnfl IRA

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: [checkbox]

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	totalBRMD	
5	totalBRMD	
6	totalBRMD	
7	totalBRMD	
8	totalBRMD	
9	totalBRMD	
10	totalBRMD	
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

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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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0%

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: Bnfl IRA

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: [checkbox]

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	totalBRMD	
5	totalBRMD	
6	totalBRMD	
7	totalBRMD	
8	totalBRMD	
9	totalBRMD	
10	totalBRMD	
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 System

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

Total required		Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Regular RMD													
BENEFICIAL RMD across all accounts		net return											
Steve		initial amount											
total BRMD		bonus % w/bonus											
41,667	end of 1												end of 1
44,477	end of 2												end of 2
47,579	end of 3												end of 3
51,020	end of 4												end of 4
51,406	end of 5												end of 5
51,391	end of 6												end of 6
51,708	end of 7												end of 7
51,568	end of 8												end of 8
51,360	end of 9												end of 9
51,076	end of 10												end of 10
50,706	end of 11												end of 11
54,855	end of 12												end of 12
59,562	end of 13												end of 13
64,943	end of 14												end of 14
71,149	end of 15												end of 15
77,346	end of 16												end of 16
							359,529						

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Option 2: Start Years for the Rest of the Plan:

Step 13: Withdrawals: Under the Structured Income Type Calculate Plan Withdrawals section, click on the radio button next to the Make-up total benef RMD from one account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

Add an income rider:  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 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		

Note that entered values WILL NOT roll down to following years when blank 1

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

Step 16: Clicking: The phrase totalbRMD 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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:

Account owner:

Account type: Bnfl IRA

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	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
10	bRMD	
11	bRMD	
12	bRMD	
13	bRMD	
14	bRMD	
15	bRMD	
16	bRMD	
17	bRMD	
18	bRMD	
19	bRMD	
20	bRMD	
21	bRMD	
22	bRMD	
23	bRMD	
24	bRMD	

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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:

Account owner:

Account type: Bnfl IRA

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	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
10	bRMD	
11	bRMD	
12	bRMD	
13	bRMD	
14	bRMD	
15	bRMD	
16	bRMD	
17	bRMD	
18	bRMD	
19	bRMD	
20	bRMD	
21	bRMD	
22	bRMD	
23	bRMD	
24	bRMD	

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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: [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:

Planning Horizon:

**Bnfl IRA (1)**

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<a href="#">View Regular RMD</a>												
<b>BENEFICIAL RMD across all accounts</b>	net return					2.00 %	Steve bIRA					
	initial amount					750,000	750,000					
	bonus % w/bonus					0.00 %	Steve inc					
	Steve total bRMD					750,000	750,000					
41,667	end of 1					765,000	0					end of 1
44,477	end of 2					780,300	0					end of 2
47,579	end of 3					795,906	0					end of 3
51,020	end of 4					811,824	0					end of 4
54,853	end of 5					828,061	0					end of 5
58,728	end of 6					844,648	58,728					end of 6
59,090	end of 7					851,522	59,090					end of 7
58,930	end of 8					858,442	58,930					end of 8
58,693	end of 9					865,318	58,693					end of 9
58,368	end of 10					872,194	58,368					end of 10
57,945	end of 11					879,069	57,945					end of 11
56,833	end of 12					885,944	56,833					end of 12
55,599	end of 13					892,819	55,599					end of 13
54,231	end of 14					899,694	54,231					end of 14
52,718	end of 15					906,569	52,718					end of 15
50,373	end of 16					913,444	50,373					end of 16
						340,122	621,508					

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option 3: Start Years for X Years:

Step 19: Withdrawals: Under the Structured Income Type Calculate Plan Withdrawals section, click on the radio button next to the Make-up total benef RMD from one account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional  
Account description:   
Optional account company:   
Other:

Tax calculation option:

Add money later - deferred account  
Years deferred:

Asset plan allocation:  [Sel](#)

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:

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)   
 Liquidate account (in so many years)

Withdrawals  
 Annual fixed withdrawal   
 Annual percentage withdrawal   
 Required minimum distribution (RMD)  
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals  
 Make-up total owners RMD from one account  
 **Make-up total benef RMD from one account**  
 Make-up income gap based on target income

Annual Savings  
 Annual fixed savings

ADD INCOME

[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
<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

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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0%

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: [ ]

Account owner: [ ]

Account type: Bnfl IRA

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

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		

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 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0%

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: [ ]

Account owner: [ ]

Account type: Bnfl IRA

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

[ 10 ]

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		

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 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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: [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 benefit 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: 10 Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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 23: Clicking: The phrase totalbRMD 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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: [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 benefit 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: 0 Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
3	bRMD	
4	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
10	bRMD	
11	bRMD	
12	bRMD	
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 24: Save: Once done click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

Account name: **Bnfl IRA (1)**

Initial account balance: **\$750,000**

Hypothetical return: **2.0%**

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: **Bnfl IRA**

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:

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

Year	Income	Variable
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3	bRMD	
<input type="checkbox"/> 4	bRMD	
<input type="checkbox"/> 5	bRMD	
<input type="checkbox"/> 6	bRMD	
<input type="checkbox"/> 7	bRMD	
<input type="checkbox"/> 8	bRMD	
<input type="checkbox"/> 9	bRMD	
<input type="checkbox"/> 10	bRMD	
<input type="checkbox"/> 11	bRMD	
<input type="checkbox"/> 12	bRMD	
<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 blank!

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

## Structured Income Planning

Scenario: **New Scenario**

Planning Horizon: **16 years**

Total required View Regular RMD	Year	Bnfl IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
		Account	Income					
<b>BENEFICIAL RMD across all accounts</b>	net return		2.00 %					
	initial amount		750,000		Subtotal of account incomes	Manage		
	bonus % w/bonus		0.00 %			Inf Factor		
<b>total bRMD</b>			750,000					
41,667	end of 1		765,000					end of 1
44,477	end of 2		780,300					end of 2
47,579	end of 3		748,327	47,579				end of 3
47,970	end of 4		715,324	47,970				end of 4
48,333	end of 5		681,297	48,333				end of 5
48,319	end of 6		646,604	48,319				end of 6
48,617	end of 7		610,920	48,617				end of 7
48,486	end of 8		574,652	48,486				end of 8
48,290	end of 9		537,855	48,290				end of 9
48,023	end of 10		500,589	48,023				end of 10
47,675	end of 11		462,926	47,675				end of 11
46,760	end of 12		425,424	46,760				end of 12
45,745	end of 13		439,933	0				end of 13
49,877	end of 14		442,611	0				end of 14
54,643	end of 15		451,464	0				end of 15
59,403	end of 16		460,493	0				end of 16
				480,051				

Orange backgrounds indicate hypothetical returns

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: [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 [REDACTED] Bnfl IRA (1)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD across all accounts</b>	net return					2.00 %						
	initial amount					750,000			Subtotal of account incomes	<b>Manage</b>		
	bonus % w/bonus			<b>Manage</b>	<b>Manage</b>	0.00 %				<b>Inf Factor</b>		
<b>total bRMD</b>						750,000						
41,667	end of 1					765,000	0					end of 1
44,477	end of 2					780,300	0					end of 2
47,579	end of 3					748,327	47,579					end of 3
47,970	end of 4					715,324	47,970					end of 4
48,333	end of 5					681,297	48,333					end of 5
48,319	end of 6					646,604	48,319					end of 6
48,617	end of 7					610,920	48,617					end of 7
48,486	end of 8					574,652	48,486					end of 8
48,290	end of 9					537,855	48,290					end of 9
48,023	end of 10					500,589	48,023					end of 10
47,675	end of 11					462,926	47,675					end of 11
46,760	end of 12					425,424	46,760					end of 12
45,745	end of 13					433,933	0					end of 13
49,877	end of 14					442,611	0					end of 14
54,643	end of 15					451,464	0					end of 15
59,403	end of 16					460,493	0					end of 16
								480,051				

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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: [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 [REDACTED] Bnfl IRA (1)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD across all accounts</b>	net return					2.00 %						
	initial amount					750,000			Subtotal of account incomes	<b>Manage</b>		
	bonus % w/bonus			<b>Manage</b>	<b>Manage</b>	0.00 %				<b>Inf Factor</b>		
<b>total bRMD</b>						750,000						
41,667	end of 1					765,000	0					end of 1
44,477	end of 2					780,300	0					end of 2
47,579	end of 3					748,327	47,579					end of 3
47,970	end of 4					715,324	47,970					end of 4
48,333	end of 5					681,297	48,333					end of 5
48,319	end of 6					646,604	48,319					end of 6
48,617	end of 7					610,920	48,617					end of 7
48,486	end of 8					574,652	48,486					end of 8
48,290	end of 9					537,855	48,290					end of 9
48,023	end of 10					500,589	48,023					end of 10
47,675	end of 11					462,926	47,675					end of 11
46,760	end of 12					425,424	46,760					end of 12
45,745	end of 13					433,933	0					end of 13
49,877	end of 14					442,611	0					end of 14
54,643	end of 15					451,464	0					end of 15
59,403	end of 16					460,493	0					end of 16
								480,051				

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	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

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

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	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

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).