

Viewing the RMD amounts on the Structured Income Plan

09/17/2024 1:49 pm EDT

On the structured income planning page, you have the ability to view the regular RMD and the beneficial RMD amounts. Below is a step-by-step guide for viewing the RMD amounts on the structured income plan.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button and 'Dynamic Mode' text. A 'Scenario' dropdown menu is set to 'New Scenario'. The 'Planning Horizon' is set to '20 years'. The table below shows data for three accounts: '401k (1)', 'IRA (1)', and 'Beneficial IRA'. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Total Income', and 'Year'. The 'Accounts Total' and 'Planned Distribution' columns are highlighted in orange. A legend at the bottom left states 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is in the bottom left corner, and 'PRIVACY POLICY' and 'TERMS OF USE' are in the bottom right corner.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
Net return	60	3.00 %	6.00 %	2.00 %						
Initial amount		200,000	300,000	500,000						
bonus % w/bonus		0.00 %	0.00 %	0.00 %						
		200,000	300,000	500,000						
end of 1	61	206,000	318,000	510,000	0	0				end of 1
end of 2	62	212,180	337,080	520,200	0	0				end of 2
end of 3	63	218,545	357,305	530,604	0	0				end of 3
end of 4	64	225,102	378,743	541,216	0	0				end of 4
end of 5	65	231,855	401,468	552,040	0	0				end of 5
end of 6	66	238,810	425,556	563,081	0	0				end of 6
end of 7	67	245,975	451,089	574,343	0	0				end of 7
end of 8	68	253,354	478,154	585,830	0	0				end of 8
end of 9	69	260,955	506,843	597,546	0	0				end of 9
end of 10	70	268,783	537,254	609,497	0	0				end of 10
end of 11	71	276,847	569,489	621,687	0	0				end of 11
end of 12	72	285,152	603,658	634,121	0	0				end of 12
end of 13	73	293,707	639,878	646,803	0	0				end of 13
end of 14	74	302,518	678,271	659,739	0	0				end of 14
end of 15	75	311,593	718,967	672,934	0	0				end of 15
end of 16	76	320,941	762,105	686,393	0	0				end of 16
end of 17	77	330,569	807,831	700,121	0	0				end of 17
end of 18	78	340,486	856,301	714,123	0	0				end of 18
end of 19	79	350,701	907,679	728,405	0	0				end of 19
end of 20	80	361,222	962,140	742,973	0	0				end of 20

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

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

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

Structured Income Planning

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

Scenario: New Scenario

Planning Horizon: 20 years

Year	401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	Total Income	Year
	Account	Income	Account	Income	Account	Income				
net return	3.00 %		6.00 %		2.00 %					
initial amount	200,000		300,000		500,000					
bonus % w/ bonus	0.00 %		0.00 %		0.00 %					
	200,000	Manage	300,000	Manage	500,000	Manage				
end of 1	206,000	0	318,000	0	510,000	0	0			end of 1
end of 2	212,180	0	337,080	0	520,200	0	0			end of 2
end of 3	218,545	0	357,305	0	530,604	0	0			end of 3
end of 4	225,102	0	378,743	0	541,216	0	0			end of 4
end of 5	231,855	0	401,468	0	552,040	0	0			end of 5
end of 6	238,810	0	425,556	0	563,081	0	0			end of 6
end of 7	245,975	0	451,089	0	574,343	0	0			end of 7
end of 8	253,354	0	478,154	0	585,830	0	0			end of 8
end of 9	260,955	0	506,843	0	597,546	0	0			end of 9
end of 10	268,783	0	537,254	0	609,497	0	0			end of 10
end of 11	276,847	0	569,489	0	621,687	0	0			end of 11
end of 12	285,152	0	603,658	0	634,121	0	0			end of 12
end of 13	293,707	0	639,878	0	646,803	0	0			end of 13
end of 14	302,518	0	678,271	0	659,739	0	0			end of 14
end of 15	311,593	0	718,967	0	672,934	0	0			end of 15
end of 16	320,941	0	762,105	0	686,393	0	0			end of 16
end of 17	330,569	0	807,831	0	700,121	0	0			end of 17
end of 18	340,486	0	856,301	0	714,123	0	0			end of 18
end of 19	350,701	0	907,679	0	728,405	0	0			end of 19
end of 20	361,222	0	962,140	0	742,973	0	0			end of 20
	0	0	0	0	0	0	0			

Orange backgrounds indicate hypothetical returns

SIPS Planning System

PRIVACY POLICY | TERMS OF USE

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

Column Display Options: View RMD Checks Hide Income Riders View Death Benefit View % Distribution View Comparison View Tax Rates View Calendar Years

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
401k (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beneficial IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<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	Title	Color
Group 1	Accounts	Se
Group 2		Se
Group 3		Se
Group 4		Se
Group 5		Se

Incomes	Title	Color
Group 1	Incomes	Se
Group 2		Se
Group 3		Se
Group 4		Se
Group 5		Se

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.

Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

		401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income				
View Beneficial RMD	net return	3.00 %		6.00 %		2.00 %					
REGULAR RMD	initial amount	200,000		300,000		500,000			Subtotal of account incomes		
across all accounts	bonus %	0.00 %		0.00 %		0.00 %					
	w/bonus	200,000	Manage	300,000	Manage	500,000	Manage				
total RMD											
0	end of 1	61	206,000	0	318,000	0	510,000	0			end of 1
0	end of 2	62	212,180	0	337,080	0	520,200	0			end of 2
0	end of 3	63	218,545	0	357,305	0	530,604	0			end of 3
0	end of 4	64	225,102	0	378,743	0	541,216	0			end of 4
0	end of 5	65	231,855	0	401,468	0	552,040	0			end of 5
0	end of 6	66	238,810	0	425,556	0	563,081	0			end of 6
0	end of 7	67	245,975	0	451,089	0	574,343	0			end of 7
0	end of 8	68	253,354	0	478,154	0	585,830	0			end of 8
0	end of 9	69	260,955	0	506,843	0	597,546	0			end of 9
0	end of 10	70	268,783	0	537,254	0	609,497	0			end of 10
0	end of 11	71	276,847	0	569,489	0	621,687	0			end of 11
0	end of 12	72	285,152	0	603,658	0	634,121	0			end of 12
0	end of 13	73	293,707	0	639,878	0	646,803	0			end of 13
0	end of 14	74	302,518	0	678,271	0	659,739	0			end of 14
0	end of 15	75	311,593	0	718,967	0	672,934	0			end of 15
39,869	end of 16	76	320,941	0	762,105	0	686,393	0			end of 16
43,484	end of 17	77	330,569	0	807,831	0	700,121	0			end of 17
47,295	end of 18	78	340,486	0	856,301	0	714,123	0			end of 18
51,745	end of 19	79	350,701	0	907,679	0	728,405	0			end of 19
56,720	end of 20	80	361,222	0	962,140	0	742,973	0			end of 20
62,296				0		0		0			

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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.

Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

		401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income				
View Beneficial RMD	net return	3.00 %		6.00 %		2.00 %					
REGULAR RMD	initial amount	200,000		300,000		500,000			Subtotal of account incomes		
across all accounts	bonus %	0.00 %		0.00 %		0.00 %					
	w/bonus	200,000	Manage	300,000	Manage	500,000	Manage				
total RMD											
0	end of 1	61	206,000	0	318,000	0	510,000	0			end of 1
0	end of 2	62	212,180	0	337,080	0	520,200	0			end of 2
0	end of 3	63	218,545	0	357,305	0	530,604	0			end of 3
0	end of 4	64	225,102	0	378,743	0	541,216	0			end of 4
0	end of 5	65	231,855	0	401,468	0	552,040	0			end of 5
0	end of 6	66	238,810	0	425,556	0	563,081	0			end of 6
0	end of 7	67	245,975	0	451,089	0	574,343	0			end of 7
0	end of 8	68	253,354	0	478,154	0	585,830	0			end of 8
0	end of 9	69	260,955	0	506,843	0	597,546	0			end of 9
0	end of 10	70	268,783	0	537,254	0	609,497	0			end of 10
0	end of 11	71	276,847	0	569,489	0	621,687	0			end of 11
0	end of 12	72	285,152	0	603,658	0	634,121	0			end of 12
0	end of 13	73	293,707	0	639,878	0	646,803	0			end of 13
0	end of 14	74	302,518	0	678,271	0	659,739	0			end of 14
0	end of 15	75	311,593	0	718,967	0	672,934	0			end of 15
39,869	end of 16	76	320,941	0	762,105	0	686,393	0			end of 16
43,484	end of 17	77	330,569	0	807,831	0	700,121	0			end of 17
47,295	end of 18	78	340,486	0	856,301	0	714,123	0			end of 18
51,745	end of 19	79	350,701	0	907,679	0	728,405	0			end of 19
56,720	end of 20	80	361,222	0	962,140	0	742,973	0			end of 20
62,296				0		0		0			

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Step 6: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

Structured Income Planning

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

Scenario:

Planning Horizon:

		401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income				
<a>View Beneficial RMD	net return	60	3.00 %	6.00 %	2.00 %						
REGULAR RMD	initial amount	200,000	0.00 %	300,000	0.00 %	500,000			Subtotal		
across all accounts	bonus %	0.00 %		0.00 %		0.00 %			of account		
	w/bonus	200,000	Manage	300,000	Manage	500,000	Manage		incomes		
Total RMD											
0	end of 1	61	206,000	0	318,000	0	510,000	0			end of 1
0	end of 2	62	212,180	0	337,080	0	520,200	0			end of 2
0	end of 3	63	218,545	0	357,305	0	530,604	0			end of 3
0	end of 4	64	225,102	0	378,743	0	541,216	0			end of 4
0	end of 5	65	231,855	0	401,468	0	552,040	0			end of 5
0	end of 6	66	238,810	0	425,556	0	563,081	0			end of 6
0	end of 7	67	245,975	0	451,089	0	574,343	0			end of 7
0	end of 8	68	253,354	0	478,154	0	585,830	0			end of 8
0	end of 9	69	260,955	0	506,843	0	597,546	0			end of 9
0	end of 10	70	268,783	0	537,254	0	609,497	0			end of 10
0	end of 11	71	276,847	0	569,489	0	621,687	0			end of 11
0	end of 12	72	285,152	0	603,658	0	634,121	0			end of 12
0	end of 13	73	293,707	0	639,878	0	646,803	0			end of 13
0	end of 14	74	302,518	0	678,271	0	659,739	0			end of 14
39,869	end of 15	75	311,593	0	718,967	0	672,934	0			end of 15
43,484	end of 16	76	320,941	0	762,105	0	686,393	0			end of 16
47,295	end of 17	77	330,569	0	807,831	0	700,121	0			end of 17
51,745	end of 18	78	340,486	0	856,301	0	714,123	0			end of 18
56,720	end of 19	79	350,701	0	907,679	0	728,405	0			end of 19
62,296	end of 20	80	361,222	0	962,140	0	742,973	0			end of 20
				0	0	0	0	0			

Orange backgrounds indicate hypothetical returns

SIPS
Retirement Planning System

Step 7: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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](#) [Dynamic Mode](#)

Scenario:

Planning Horizon: 20 years

Year	401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income	Account	Income					
net return	60	3.00 %		6.00 %		2.00 %					
initial amount		200,000		300,000		500,000		Subtotal of account incomes			
bonus %		0.00 %		0.00 %		0.00 %					
w/bonus		200,000		300,000		500,000					
end of 1	61	206,000	0	318,000	0	510,000	0				end of 1
end of 2	62	212,180	0	337,080	0	520,200	0				end of 2
end of 3	63	218,545	0	357,305	0	530,604	0				end of 3
end of 4	64	225,102	0	378,743	0	541,216	0				end of 4
end of 5	65	231,855	0	401,468	0	552,040	0				end of 5
end of 6	66	238,810	0	425,556	0	563,081	0				end of 6
end of 7	67	245,975	0	451,089	0	574,343	0				end of 7
end of 8	68	253,354	0	478,154	0	585,830	0				end of 8
end of 9	69	260,955	0	506,843	0	597,546	0				end of 9
end of 10	70	268,783	0	537,254	0	609,497	0				end of 10
end of 11	71	276,847	0	569,489	0	621,687	0				end of 11
end of 12	72	285,152	0	603,658	0	634,121	0				end of 12
end of 13	73	293,707	0	639,878	0	646,803	0				end of 13
end of 14	74	302,518	0	678,271	0	659,739	0				end of 14
end of 15	75	311,593	0	718,967	0	672,934	0				end of 15
end of 16	76	320,941	0	762,105	0	686,393	0				end of 16
end of 17	77	330,569	0	807,831	0	700,121	0				end of 17
end of 18	78	340,486	0	856,301	0	714,123	0				end of 18
end of 19	79	350,701	0	907,679	0	728,405	0				end of 19
end of 20	80	361,222	0	962,140	0	742,973	0				end of 20
			0		0		0				

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 8: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

Total required		Year	401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	Total Income	Year
View Beneficial RMD	REGULAR RMD across all accounts		Account	Income	Account	Income	Account	Income				
	net return	60	3.00 %		6.00 %		2.00 %					
	initial amount		200,000		300,000		500,000		Subtotal of account incomes			
	bonus %		0.00 %		0.00 %		0.00 %					
	w/bonus		200,000		300,000		500,000					
	total RMD			Manage	Manage		Manage					
0	end of 1	61	206,000	0	318,000	0	510,000	0			end of 1	
0	end of 2	62	212,180	0	337,080	0	520,200	0			end of 2	
0	end of 3	63	218,545	0	357,305	0	530,604	0			end of 3	
0	end of 4	64	225,102	0	378,743	0	541,216	0			end of 4	
0	end of 5	65	231,855	0	401,468	0	552,040	0			end of 5	
0	end of 6	66	238,810	0	425,556	0	563,081	0			end of 6	
0	end of 7	67	245,975	0	451,089	0	574,343	0			end of 7	
0	end of 8	68	253,354	0	478,154	0	585,830	0			end of 8	
0	end of 9	69	260,955	0	506,843	0	597,546	0			end of 9	
0	end of 10	70	268,783	0	537,254	0	609,497	0			end of 10	
0	end of 11	71	276,847	0	569,489	0	621,687	0			end of 11	
0	end of 12	72	285,152	0	603,658	0	634,121	0			end of 12	
0	end of 13	73	293,707	0	639,878	0	646,803	0			end of 13	
0	end of 14	74	302,518	0	678,271	0	659,739	0			end of 14	
39,869	end of 15	75	311,593	0	718,967	0	672,934	0			end of 15	
43,484	end of 16	76	320,941	0	762,105	0	686,393	0			end of 16	
47,295	end of 17	77	330,569	0	807,831	0	700,121	0			end of 17	
51,745	end of 18	78	340,486	0	856,301	0	714,123	0			end of 18	
56,720	end of 19	79	350,701	0	907,679	0	728,405	0			end of 19	
62,296	end of 20	80	361,222	0	962,140	0	742,973	0			end of 20	
				0		0		0				

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Step 9: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario

Planning Horizon: 20 years

Year	Account	401k (1)		IRA (1)		Beneficial IRA		Accounts Total	Planned Distribution	SS	Total Income	Year
		Account	Income	Account	Income	Account	Income					
net return	60	3.00 %		6.00 %		2.00 %						
initial amount		200,000		300,000		500,000						
bonus % w/bonus		0.00 %		0.00 %		0.00 %						
		200,000		300,000		500,000						
end of 1	61	206,000	0	318,000	0	510,000	0					end of 1
end of 2	62	212,180	0	337,080	0	520,200	0					end of 2
end of 3	63	218,545	0	357,305	0	530,604	0					end of 3
end of 4	64	225,102	0	378,743	0	541,216	0					end of 4
end of 5	65	231,855	0	401,468	0	552,040	0					end of 5
end of 6	66	238,810	0	425,556	0	563,081	0					end of 6
end of 7	67	245,975	0	451,089	0	574,343	0					end of 7
end of 8	68	253,354	0	478,154	0	585,830	0					end of 8
end of 9	69	260,955	0	506,843	0	597,546	0					end of 9
end of 10	70	268,783	0	537,254	0	609,497	0					end of 10
end of 11	71	276,847	0	569,489	0	621,687	0					end of 11
end of 12	72	285,152	0	603,558	0	634,121	0					end of 12
end of 13	73	293,707	0	639,878	0	646,803	0					end of 13
end of 14	74	302,518	0	678,271	0	659,739	0					end of 14
end of 15	75	311,593	0	718,967	0	672,934	0					end of 15
end of 16	76	320,941	0	762,105	0	686,393	0					end of 16
end of 17	77	330,569	0	807,831	0	700,121	0					end of 17
end of 18	78	340,486	0	856,301	0	714,123	0					end of 18
end of 19	79	350,701	0	907,679	0	728,405	0					end of 19
end of 20	80	361,222	0	962,140	0	742,973	0					end of 20
			0		0		0					

Orange backgrounds indicate hypothetical returns

SIPS Planning System

PRIVACY POLICY | TERMS OF USE

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.