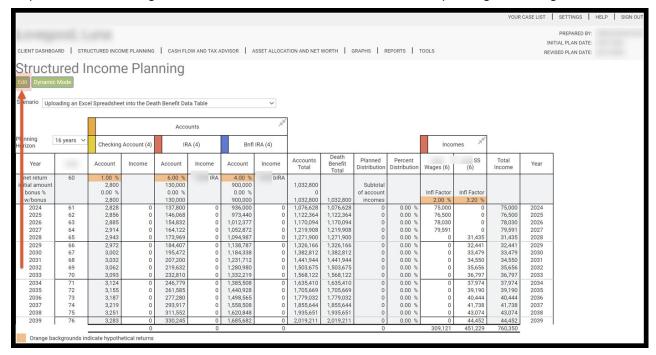# Uploading an Excel Spreadsheet into the Death Benefit Data Table on the View/Edit Death Benefit Page

09/20/2024 9:07 am EDT

On the View/Edit Death Benefit page there are unique ways that you can enter in the insurance information. Below is the step-by-step guideline for uploading an excel spreadsheet into the death benefit data table.

Step 1: Edit: Click on the green edit button underneath the structured income planning subheading title.



Step 2: Add Account: Click on the green add account button underneath the structured income planning subheading.

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

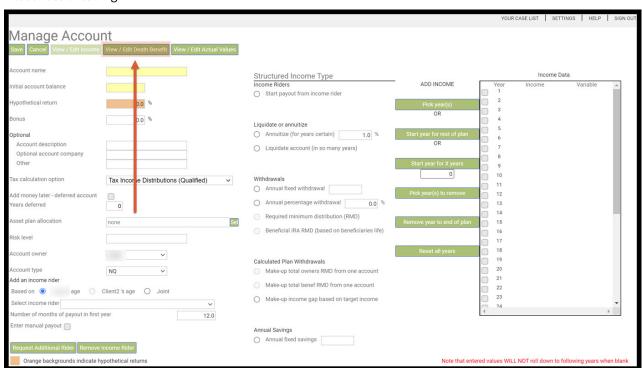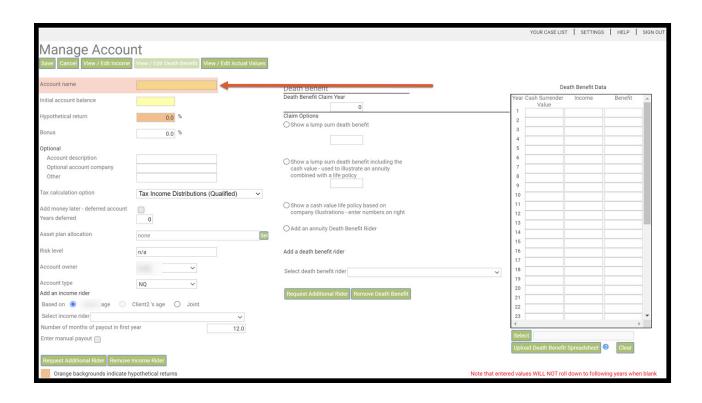Scenario  Uploading an Excel Spreadsheet into the Death Benefit Data Table

| Planning Horizon | 16 years | | | | Accounts | | | | | | Incomes | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Checking Account (4) | | IRA (4) | | Bnfl IRA (4) | | | | | | | | |
| Year | | Account | Income | Account | Income | Account | Income | Accounts Total | Death Benefit Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | Year |
| net return | 60 | 1.00 % | | 6.00 % | IRA | 4.00 % | bIRA | | | | | Manage | Manage | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | 1,032,800 | | Subtotal of account incomes | | Infl Factor | Infl Factor | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 0 | | | | | | | |
| w/bonus | | 2,800 | Manage | 130,000 | Manage | 900,000 | Manage | 1,032,800 | 1,032,800 | | | 2.00 % | 3.20 % | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 1,076,628 | 1,076,628 | 0 | 0.00 % | 75,000 | 0 | 75,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 1,122,364 | 1,122,364 | 0 | 0.00 % | 76,500 | 0 | 76,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 1,170,094 | 1,170,094 | 0 | 0.00 % | 78,030 | 0 | 78,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 1,219,908 | 1,219,908 | 0 | 0.00 % | 79,591 | 0 | 79,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 1,271,900 | 1,271,900 | 0 | 0.00 % | 0 | 31,435 | 31,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 1,326,166 | 1,326,166 | 0 | 0.00 % | 0 | 32,441 | 32,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 1,382,812 | 1,382,812 | 0 | 0.00 % | 0 | 33,479 | 33,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 1,441,944 | 1,441,944 | 0 | 0.00 % | 0 | 34,550 | 34,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 1,503,675 | 1,503,675 | 0 | 0.00 % | 0 | 35,656 | 35,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 1,568,122 | 1,568,122 | 0 | 0.00 % | 0 | 36,797 | 36,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 1,635,410 | 1,635,410 | 0 | 0.00 % | 0 | 37,974 | 37,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 1,705,669 | 1,705,669 | 0 | 0.00 % | 0 | 39,190 | 39,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 1,779,032 | 1,779,032 | 0 | 0.00 % | 0 | 40,444 | 40,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 1,855,644 | 1,855,644 | 0 | 0.00 % | 0 | 41,738 | 41,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 1,935,651 | 1,935,651 | 0 | 0.00 % | 0 | 43,074 | 43,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 2,019,211 | 2,019,211 | 0 | 0.00 % | 0 | 44,452 | 44,452 | 2039 |
| | | | 0 | | 0 | | 0 | | | 0 | | 309,121 | 451,229 | 760,350 | |

Orange backgrounds indicate hypothetical returns

**Step 3: View/Edit Death Benefit:** Click on the green View/Edit Death Benefit button underneath the Manage Account subheading.

## Manage Account

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

Account name

Initial account balance

Hypothetical return ___ 0.0 %

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  none  Sel

Risk level

Account owner

Account type  NQ

Add an income rider
Based on ● ___ age  ○ Client2 's age  ○ Joint
Select income rider
Number of months of payout in first year  12.0
Enter manual payout ☐

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

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

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

**Step 4: Account Name:** Type in the account name.

Step 5: Hypothetical Return: Type in the monetary number for the hypothetical return.



Step 6: Bonus: Type in the monetary number for the bonus.

## Manage Account

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values
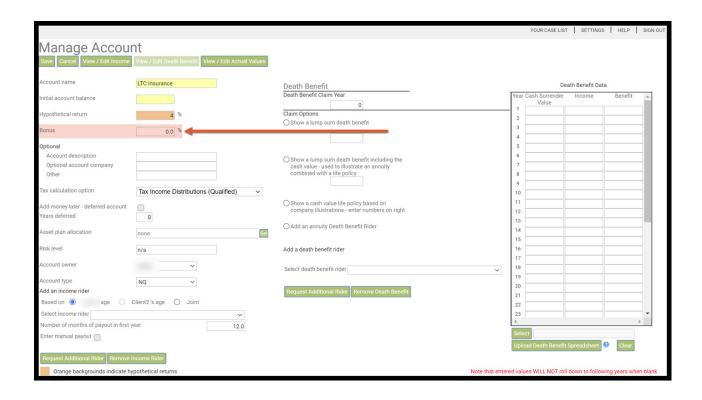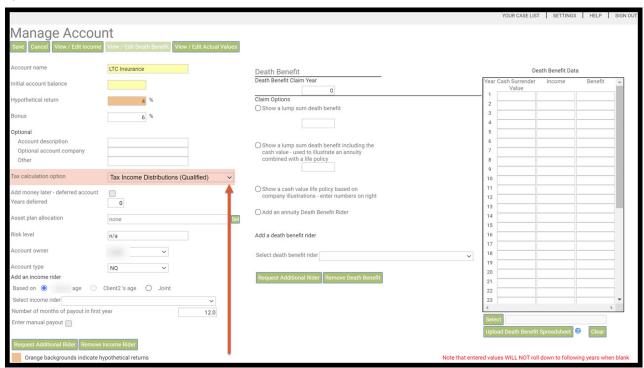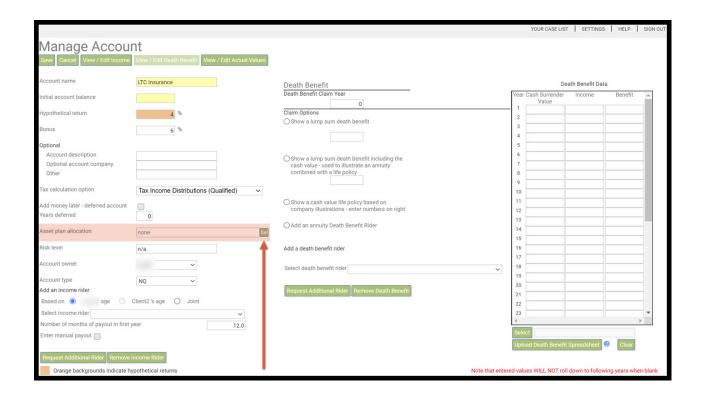
| | | |
|---|---|---|
| Account name | LTC Insurance | |
| Initial account balance | | |
| Hypothetical return | 4 % | |
| Bonus | 0.0 % | |
| Optional | | |
| Account description | | |
| Optional account company | | |
| Other | | |
| Tax calculation option | Tax Income Distributions (Qualified) ▼ | |
| Add money later - deferred account | ☐ | |
| Years deferred | 0 | |
| Asset plan allocation | none | Sel |
| Risk level | n/a | |
| Account owner | ▼ | |
| Account type | NQ ▼ | |
| Add an income rider | | |
| Based on ◉ age ○ Client2 's age ○ Joint | | |
| Select income rider | ▼ | |
| Number of months of payout in first year | 12.0 | |
| Enter manual payout ☐ | | |

Request Additional Rider | Remove Income Rider

▮ Orange backgrounds indicate hypothetical returns

**Death Benefit**

Death Benefit Claim Year
0

Claim Options
○ Show a lump sum death benefit

○ Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

○ Show a cash value life policy based on company illustrations - enter numbers on right

○ Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider ▼

Request Additional Rider | Remove Death Benefit

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

**Death Benefit Data**

| Year | Cash Surrender Value | Income | Benefit |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| 11 | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| 16 | | | |
| 17 | | | |
| 18 | | | |
| 19 | | | |
| 20 | | | |
| 21 | | | |
| 22 | | | |
| 23 | | | |

Select | |

Upload Death Benefit Spreadsheet ❓ | Clear

Step 7: Tax Calculation Option: Click on the drop-down carrot arrow in the text box and select the tax calculation option.

## Manage Account

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

| | | |
|---|---|---|
| Account name | LTC Insurance | |
| Initial account balance | | |
| Hypothetical return | 4 % | |
| Bonus | 6 % | |
| Optional | | |
| Account description | | |
| Optional account company | | |
| Other | | |
| Tax calculation option | Tax Income Distributions (Qualified) ▼ | |
| Add money later - deferred account | ☐ | |
| Years deferred | 0 | |
| Asset plan allocation | none | Sel |
| Risk level | n/a | |
| Account owner | ▼ | |
| Account type | NQ ▼ | |
| Add an income rider | | |
| Based on ◉ age ○ Client2 's age ○ Joint | | |
| Select income rider | ▼ | |
| Number of months of payout in first year | 12.0 | |
| Enter manual payout ☐ | | |

Request Additional Rider | Remove Income Rider

▮ Orange backgrounds indicate hypothetical returns

**Death Benefit**

Death Benefit Claim Year
0

Claim Options
○ Show a lump sum death benefit

○ Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

○ Show a cash value life policy based on company illustrations - enter numbers on right

○ Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider ▼

Request Additional Rider | Remove Death Benefit

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

**Death Benefit Data**

| Year | Cash Surrender Value | Income | Benefit |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| 11 | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| 16 | | | |
| 17 | | | |
| 18 | | | |
| 19 | | | |
| 20 | | | |
| 21 | | | |
| 22 | | | |
| 23 | | | |

Select | |

Upload Death Benefit Spreadsheet ❓ | Clear

Step 8: Sel: Click on the green Sel button next to the text box for the asset plan allocation and select the asset plan allocation.

Step 9: Account Owner: Click on the drop-down carrot arrow and select the account owner.



Step 10: Account Type: Click on the drop-down carrot arrow and select account type.

Step 12: Based On: Select the radio button.



Step 13: Show a Cash Value Life Policy based on company illustrations: Click on the radio button for the Show a Cash Value Life Policy based on company illustrations.

Step 14: Select: Click on the green Select button underneath the Death Benefit Table. Select which excel file you would like to open.



Step 15: Upload Death Benefit Spreadsheet: Click on the green Upload Death Benefit Spreadsheet underneath the Death Benefit Table.

Step 16: Save: Click on the green save button underneath the manage account subheading.



Step 17: Structured Income Plan: A new column should appear in the structured income plan.

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  Uploading an Excel Spreadsheet into the Death Benefit Data Table

| | | Checking Account (4) | | IRA (4) | | Bnfl IRA (4) | | LTC Insurance | | Accounts Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | | Account | Income | Account | Income | Account | Income | Account | Income | | | | | | | Year |
| net return | 60 | 1.00 % | | 6.00 % | IRA | 4.00 % | bIRA | 4.00 % | | | | | | | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | 0 | | 1,032,800 | Subtotal | | Manage | Manage | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 6.00 % | | 0 | of account | | Infl Factor | Infl Factor | | |
| w/bonus | | 2,800 | Manage | 130,000 | Manage | 900,000 | Manage | 0 | Manage | 1,032,800 | incomes | | 2.00 % | 3.20 % | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 500,000 | 30,000 | 1,576,628 | 30,000 | 2.91 % | 75,000 | 0 | 105,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 500,000 | 30,000 | 1,622,364 | 30,000 | 1.90 % | 76,500 | 0 | 106,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 500,000 | 30,000 | 1,670,094 | 30,000 | 1.85 % | 78,030 | 0 | 108,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 500,000 | 30,000 | 1,719,908 | 30,000 | 1.80 % | 79,591 | 0 | 109,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 500,000 | 30,000 | 1,771,900 | 30,000 | 1.75 % | 0 | 31,435 | 61,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 500,000 | 33,000 | 1,826,166 | 33,000 | 1.86 % | 0 | 32,441 | 65,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 500,000 | 33,000 | 1,882,812 | 33,000 | 1.81 % | 0 | 33,479 | 66,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 500,000 | 33,000 | 1,941,944 | 33,000 | 1.75 % | 0 | 34,550 | 67,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 500,000 | 33,000 | 2,003,675 | 33,000 | 1.70 % | 0 | 35,656 | 68,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 500,000 | 33,000 | 2,068,122 | 33,000 | 1.65 % | 0 | 36,797 | 69,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 500,000 | 36,000 | 2,135,410 | 36,000 | 1.74 % | 0 | 37,974 | 73,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 500,000 | 36,000 | 2,205,669 | 36,000 | 1.69 % | 0 | 39,190 | 75,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 500,000 | 36,000 | 2,279,032 | 36,000 | 1.63 % | 0 | 40,444 | 76,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 500,000 | 36,000 | 2,355,644 | 36,000 | 1.58 % | 0 | 41,738 | 77,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 500,000 | 36,000 | 2,435,651 | 36,000 | 1.53 % | 0 | 43,074 | 79,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 500,000 | 39,000 | 2,519,211 | 39,000 | 1.60 % | 0 | 44,452 | 83,452 | 2039 |
| | | | 0 | | 0 | | 0 | | 534,000 | | 534,000 | | 309,121 | 451,229 | 1,294,350 | |

Orange backgrounds indicate hypothetical returns

Step 18: Display Options: Click on the green display options subheading underneath the Structured Income Planning heading.

Step 19: Column Display Options: Click on the green View Death Benefit Button in the Column Display Options table.

## Column Display Options

View RMD Checks | Hide Income Riders | View Death Benefit | Hide % Distribution | View Comparison | Hide Tax Rates | View Plan Years

### Account and Income Grouping

#### Accounts

| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|---|---|---|---|---|---|
| Checking Account (4) | ● | ○ | ○ | ○ | ○ |
| IRA (4) | ● | ○ | ○ | ○ | ○ |
| Bnfl IRA (4) | ● | ○ | ○ | ○ | ○ |
| LTC Insurance | ● | ○ | ○ | ○ | ○ |

#### Incomes

| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|---|---|---|---|---|---|
| Wages (6) | ● | ○ | ○ | ○ | ○ |
| SS (6) | ● | ○ | ○ | ○ | ○ |

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 | Set |
| Group 2 | | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

#### Incomes

| | Title | Color |
|---|---|---|
| Group 1 | Incomes | Set |
| Group 2 | | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

Reset Title / Colors | Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

Step 20: Structured Income Plan: A new column should appear under the Life Insurance column displaying the death benefit.

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: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon: 16 years

| Year | | Checking Account (4) Account | Income | IRA (4) Account | Income | Bnfl IRA (4) Account | Income | LTC Insurance Account | Income | Death Benefit | Accounts Total | Death Benefit Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| net return | 60 | 1.00 % | | 6.00 % | IRA | 4.00 % | bIRA | 4.00 % | 0.00 % | | | | | | | | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | 0 | cash value | 1,032,800 | | Subtotal | | Manage | Manage | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 6.00 % | | | | of account | | Infl Factor | Infl Factor | | |
| w/bonus | | 2,800 | Manage | 130,000 | Manage | 900,000 | Manage | 0 | Manage | 2,000,000 | 1,032,800 | 3,032,800 | incomes | | 2.00 % | 3.20 % | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 500,000 | 30,000 | 2,000,000 | 1,576,628 | 3,076,628 | 30,000 | 2.91 % | 75,000 | 0 | 105,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 500,000 | 30,000 | 2,000,000 | 1,622,364 | 3,122,364 | 30,000 | 1.90 % | 76,500 | 0 | 106,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 500,000 | 30,000 | 2,000,000 | 1,670,094 | 3,170,094 | 30,000 | 1.85 % | 78,030 | 0 | 108,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 500,000 | 30,000 | 2,000,000 | 1,719,908 | 3,219,908 | 30,000 | 1.80 % | 79,591 | 0 | 109,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 500,000 | 30,000 | 2,000,000 | 1,771,900 | 3,271,900 | 30,000 | 1.75 % | 0 | 31,435 | 61,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 500,000 | 33,000 | 2,000,000 | 1,826,166 | 3,326,166 | 33,000 | 1.86 % | 0 | 32,441 | 65,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 500,000 | 33,000 | 2,000,000 | 1,882,812 | 3,382,812 | 33,000 | 1.81 % | 0 | 33,479 | 66,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 500,000 | 33,000 | 2,000,000 | 1,941,944 | 3,441,944 | 33,000 | 1.75 % | 0 | 34,550 | 67,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 500,000 | 33,000 | 2,000,000 | 2,003,675 | 3,503,674 | 33,000 | 1.70 % | 0 | 35,656 | 68,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 500,000 | 33,000 | 2,000,000 | 2,068,122 | 3,568,122 | 33,000 | 1.65 % | 0 | 36,797 | 69,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,135,410 | 3,635,410 | 36,000 | 1.74 % | 0 | 37,974 | 73,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 500,000 | 36,000 | 2,000,000 | 2,205,669 | 3,705,669 | 36,000 | 1.69 % | 0 | 39,190 | 75,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 500,000 | 36,000 | 2,000,000 | 2,279,032 | 3,779,032 | 36,000 | 1.63 % | 0 | 40,444 | 76,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,355,644 | 3,855,644 | 36,000 | 1.58 % | 0 | 41,738 | 77,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 500,000 | 36,000 | 2,000,000 | 2,435,651 | 3,935,651 | 36,000 | 1.53 % | 0 | 43,074 | 79,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 500,000 | 39,000 | 2,000,000 | 2,519,211 | 4,019,211 | 39,000 | 1.60 % | 0 | 44,452 | 83,452 | 2039 |
| | | | 0 | | 0 | | 0 | | 534,000 | | | | 534,000 | | 309,121 | 451,229 | 1,294,350 | |

Orange backgrounds indicate hypothetical returns

Step 21: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

# Structured Income Planning

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

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

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon: 16 years

| Year | | Checking Account (4) | | IRA (4) | | Bnfl IRA (4) | | LTC Insurance | | Death Benefit | Accounts Total | Death Benefit Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Account | Income | Account | Income | Account | Income | Account | Income | | | | | | | | | |
| net return | 60 | 1.00 % | | 6.00 % IRA | | 4.00 % bIRA | | 4.00 % | | 0.00 % | | | | | Manage Infl Factor | Manage Infl Factor | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | 0 | | cash value | 1,032,800 | 0 | Subtotal of account incomes | | | | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 6.00 % | | 0.00 % | | | | | | | | |
| w/bonus | | 2,800 | Manage | 130,000 | Manage | 900,000 | Manage | 0 | Manage | 2,000,000 | 1,032,800 | 3,032,800 | | | 2.00 % | 3.20 % | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 500,000 | 30,000 | 2,000,000 | 1,576,628 | 3,076,628 | 30,000 | 2.91 % | 75,000 | 0 | 105,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 500,000 | 30,000 | 2,000,000 | 1,622,364 | 3,122,364 | 30,000 | 1.90 % | 76,500 | 0 | 106,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 500,000 | 30,000 | 2,000,000 | 1,670,094 | 3,170,094 | 30,000 | 1.85 % | 78,030 | 0 | 108,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 500,000 | 30,000 | 2,000,000 | 1,719,908 | 3,219,908 | 30,000 | 1.80 % | 79,591 | 0 | 109,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 500,000 | 30,000 | 2,000,000 | 1,771,900 | 3,271,900 | 30,000 | 1.75 % | 0 | 31,435 | 61,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 500,000 | 33,000 | 2,000,000 | 1,826,166 | 3,326,166 | 33,000 | 1.86 % | 0 | 32,441 | 65,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 500,000 | 33,000 | 2,000,000 | 1,882,812 | 3,382,812 | 33,000 | 1.81 % | 0 | 33,479 | 66,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 500,000 | 33,000 | 2,000,000 | 1,941,944 | 3,441,944 | 33,000 | 1.75 % | 0 | 34,550 | 67,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 500,000 | 33,000 | 2,000,000 | 2,003,675 | 3,503,674 | 33,000 | 1.70 % | 0 | 35,656 | 68,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 500,000 | 33,000 | 2,000,000 | 2,068,122 | 3,568,122 | 33,000 | 1.65 % | 0 | 36,797 | 69,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,135,410 | 3,635,410 | 36,000 | 1.74 % | 0 | 37,974 | 73,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 500,000 | 36,000 | 2,000,000 | 2,205,669 | 3,705,669 | 36,000 | 1.69 % | 0 | 39,190 | 75,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 500,000 | 36,000 | 2,000,000 | 2,279,032 | 3,779,032 | 36,000 | 1.63 % | 0 | 40,444 | 76,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,355,644 | 3,855,644 | 36,000 | 1.58 % | 0 | 41,738 | 77,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 500,000 | 36,000 | 2,000,000 | 2,435,651 | 3,935,651 | 36,000 | 1.53 % | 0 | 43,074 | 79,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 500,000 | 39,000 | 2,000,000 | 2,519,211 | 4,019,211 | 39,000 | 1.60 % | 0 | 44,452 | 83,452 | 2039 |
| | | | 0 | | 0 | | 0 | | | 534,000 | | | 534,000 | | 309,121 | 451,229 | 1,294,350 | |

Orange backgrounds indicate hypothetical returns

**Step 22: 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.

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# Structured Income Planning

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

**Buttons:** Edit Dynamic Mode

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon: 16 years

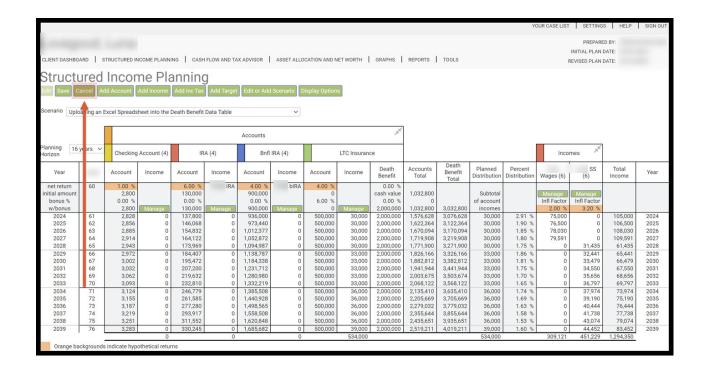| Year | | Checking Account (4) | | IRA (4) | | Bnfl IRA (4) | | LTC Insurance | | Death Benefit | Accounts Total | Death Benefit Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Account | Income | Account | Income | Account | Income | Account | Income | | | | | | | | | |
| net return | 60 | 1.00 % | | 6.00 % IRA | | 4.00 % bIRA | | 4.00 % | | 0.00 % | | | | | | | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | 0 | | cash value | 1,032,800 | | Subtotal of account incomes | | Infl Factor | Infl Factor | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 6.00 % | | 0.00 % | | | | | 2.00 % | 3.20 % | | |
| w/bonus | | 2,800 | | 130,000 | | 900,000 | | 0 | | 2,000,000 | 1,032,800 | 3,032,800 | | | | | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 500,000 | 30,000 | 2,000,000 | 1,576,628 | 3,076,628 | 30,000 | 2.91 % | 75,000 | 0 | 105,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 500,000 | 30,000 | 2,000,000 | 1,622,364 | 3,122,364 | 30,000 | 1.90 % | 76,500 | 0 | 106,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 500,000 | 30,000 | 2,000,000 | 1,670,094 | 3,170,094 | 30,000 | 1.85 % | 78,030 | 0 | 108,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 500,000 | 30,000 | 2,000,000 | 1,719,908 | 3,219,908 | 30,000 | 1.80 % | 79,591 | 0 | 109,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 500,000 | 30,000 | 2,000,000 | 1,771,900 | 3,271,900 | 30,000 | 1.75 % | 0 | 31,435 | 61,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 500,000 | 33,000 | 2,000,000 | 1,826,166 | 3,326,166 | 33,000 | 1.86 % | 0 | 32,441 | 65,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 500,000 | 33,000 | 2,000,000 | 1,882,812 | 3,382,812 | 33,000 | 1.81 % | 0 | 33,479 | 66,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 500,000 | 33,000 | 2,000,000 | 1,941,944 | 3,441,944 | 33,000 | 1.75 % | 0 | 34,550 | 67,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 500,000 | 33,000 | 2,000,000 | 2,003,675 | 3,503,674 | 33,000 | 1.70 % | 0 | 35,656 | 68,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 500,000 | 33,000 | 2,000,000 | 2,068,122 | 3,568,122 | 33,000 | 1.65 % | 0 | 36,797 | 69,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,135,410 | 3,635,410 | 36,000 | 1.74 % | 0 | 37,974 | 73,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 500,000 | 36,000 | 2,000,000 | 2,205,669 | 3,705,669 | 36,000 | 1.69 % | 0 | 39,190 | 75,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 500,000 | 36,000 | 2,000,000 | 2,279,032 | 3,779,032 | 36,000 | 1.63 % | 0 | 40,444 | 76,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,355,644 | 3,855,644 | 36,000 | 1.58 % | 0 | 41,738 | 77,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 500,000 | 36,000 | 2,000,000 | 2,435,651 | 3,935,651 | 36,000 | 1.53 % | 0 | 43,074 | 79,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 500,000 | 39,000 | 2,000,000 | 2,519,211 | 4,019,211 | 39,000 | 1.60 % | 0 | 44,452 | 83,452 | 2039 |
| | | | 0 | | 0 | | 0 | | | 534,000 | | | 534,000 | | 309,121 | 451,229 | 1,294,350 | |

Orange backgrounds indicate hypothetical returns

**Step 23: Cancel:** If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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: Uploading an Excel Spreadsheet into the Death Benefit Data Table

|  |  | Accounts | | | | | | | | | | | | | Incomes | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Checking Account (4) | | IRA (4) | | Bnfl IRA (4) | | LTC Insurance | | | | | | | | | | |
| Year | | Account | Income | Account | Income | Account | Income | Account | Income | Death Benefit | Accounts Total | Death Benefit Total | Planned Distribution | Percent Distribution | Wages (6) | SS (6) | Total Income | Year |
| net return | 60 | 1.00 % | | 6.00 % | IRA | 4.00 % | bIRA | 4.00 % | | 0.00 % | | | | | | | | |
| initial amount | | 2,800 | | 130,000 | | 900,000 | | | 0 | cash value | 1,032,800 | | Subtotal | | | | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | 6.00 % | | 0.00 % | 0 | | of account | | Infl Factor | Infl Factor | | |
| w/bonus | | 2,800 | Manage | 130,000 | Manage | 900,000 | Manage | | 0 | Manage | 2,000,000 | 1,032,800 | 3,032,800 | incomes | | 2.00 % | 3.20 % | | |
| 2024 | 61 | 2,828 | 0 | 137,800 | 0 | 936,000 | 0 | 500,000 | 30,000 | 2,000,000 | 1,576,628 | 3,076,628 | 30,000 | 2.91 % | 75,000 | 0 | 105,000 | 2024 |
| 2025 | 62 | 2,856 | 0 | 146,068 | 0 | 973,440 | 0 | 500,000 | 30,000 | 2,000,000 | 1,622,364 | 3,122,364 | 30,000 | 1.90 % | 76,500 | 0 | 106,500 | 2025 |
| 2026 | 63 | 2,885 | 0 | 154,832 | 0 | 1,012,377 | 0 | 500,000 | 30,000 | 2,000,000 | 1,670,094 | 3,170,094 | 30,000 | 1.85 % | 78,030 | 0 | 108,030 | 2026 |
| 2027 | 64 | 2,914 | 0 | 164,122 | 0 | 1,052,872 | 0 | 500,000 | 30,000 | 2,000,000 | 1,719,908 | 3,219,908 | 30,000 | 1.80 % | 79,591 | 0 | 109,591 | 2027 |
| 2028 | 65 | 2,943 | 0 | 173,969 | 0 | 1,094,987 | 0 | 500,000 | 30,000 | 2,000,000 | 1,771,900 | 3,271,900 | 30,000 | 1.75 % | 0 | 31,435 | 61,435 | 2028 |
| 2029 | 66 | 2,972 | 0 | 184,407 | 0 | 1,138,787 | 0 | 500,000 | 33,000 | 2,000,000 | 1,826,166 | 3,326,166 | 33,000 | 1.86 % | 0 | 32,441 | 65,441 | 2029 |
| 2030 | 67 | 3,002 | 0 | 195,472 | 0 | 1,184,338 | 0 | 500,000 | 33,000 | 2,000,000 | 1,882,812 | 3,382,812 | 33,000 | 1.81 % | 0 | 33,479 | 66,479 | 2030 |
| 2031 | 68 | 3,032 | 0 | 207,200 | 0 | 1,231,712 | 0 | 500,000 | 33,000 | 2,000,000 | 1,941,944 | 3,441,944 | 33,000 | 1.75 % | 0 | 34,550 | 67,550 | 2031 |
| 2032 | 69 | 3,062 | 0 | 219,632 | 0 | 1,280,980 | 0 | 500,000 | 33,000 | 2,000,000 | 2,003,675 | 3,503,674 | 33,000 | 1.70 % | 0 | 35,656 | 68,656 | 2032 |
| 2033 | 70 | 3,093 | 0 | 232,810 | 0 | 1,332,219 | 0 | 500,000 | 33,000 | 2,000,000 | 2,068,122 | 3,568,122 | 33,000 | 1.65 % | 0 | 36,797 | 69,797 | 2033 |
| 2034 | 71 | 3,124 | 0 | 246,779 | 0 | 1,385,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,135,410 | 3,635,410 | 36,000 | 1.74 % | 0 | 37,974 | 73,974 | 2034 |
| 2035 | 72 | 3,155 | 0 | 261,585 | 0 | 1,440,928 | 0 | 500,000 | 36,000 | 2,000,000 | 2,205,669 | 3,705,669 | 36,000 | 1.69 % | 0 | 39,190 | 75,190 | 2035 |
| 2036 | 73 | 3,187 | 0 | 277,280 | 0 | 1,498,565 | 0 | 500,000 | 36,000 | 2,000,000 | 2,279,032 | 3,779,032 | 36,000 | 1.63 % | 0 | 40,444 | 76,444 | 2036 |
| 2037 | 74 | 3,219 | 0 | 293,917 | 0 | 1,558,508 | 0 | 500,000 | 36,000 | 2,000,000 | 2,355,644 | 3,855,644 | 36,000 | 1.58 % | 0 | 41,738 | 77,738 | 2037 |
| 2038 | 75 | 3,251 | 0 | 311,552 | 0 | 1,620,848 | 0 | 500,000 | 36,000 | 2,000,000 | 2,435,651 | 3,935,651 | 36,000 | 1.53 % | 0 | 43,074 | 79,074 | 2038 |
| 2039 | 76 | 3,283 | 0 | 330,245 | 0 | 1,685,682 | 0 | 500,000 | 39,000 | 2,000,000 | 2,519,211 | 4,019,211 | 39,000 | 1.60 % | 0 | 44,452 | 83,452 | 2039 |
| | | | 0 | | 0 | | 0 | | 534,000 | | | | 534,000 | | 309,121 | 451,229 | 1,294,350 | |

Orange backgrounds indicate hypothetical returns

Step 24: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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.