

# 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.

The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted by a red arrow) and a 'Dynamic Mode' button. Below the heading is a 'Scenario' dropdown menu set to 'Uploading an Excel Spreadsheet into the Death Benefit Data Table'. The main area contains a table with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Death Benefit Total', 'Planned Distribution', 'Percent Distribution', 'Wages (6)', 'SS (6)', 'Total Income', and 'Year'. The table data spans from 2024 to 2039. A legend at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: [REDACTED]

Initial account balance: [REDACTED]

Hypothetical return: 0.0 %

Bonus: 0.0 %

Optional

Account description: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none

Risk level: [REDACTED]

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

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 [REDACTED]

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 [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[REDACTED]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Orange backgrounds indicate hypothetical returns

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

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

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

**Death Benefit**

Death Benefit Claim Year

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

**Death Benefit Data**

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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

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

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

**Death Benefit**

Death Benefit Claim Year

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

**Death Benefit Data**

Year	Cash Surrender Value	Income	Benefit
1			
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Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: [ ]

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select [ ] Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: [ ]

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select [ ] Upload Death Benefit Spreadsheet Clear

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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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 **Set**

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

#### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select [ ]

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest **Set**

Risk level: Fixed Interest

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

#### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select [ ]

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
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Select [ ]

Upload Death Benefit Spreadsheet Clear

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

Step 12: Based On: Select the radio 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: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select [ ]

Upload Death Benefit Spreadsheet Clear

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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
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Select

Upload Death Benefit Spreadsheet Clear

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### 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

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

Step 15: Upload Death Benefit Spreadsheet: Click on the green Upload Death Benefit Spreadsheet underneath the Death Benefit 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: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### 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 Table.xlsx

Upload Death Benefit Spreadsheet Clear

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

Step 16: 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: LTC Insurance

Initial account balance: [ ]

Hypothetical return: 4.0 %

Bonus: 6.0 %

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: Fixed Interest

Risk level: Fixed Interest

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

### Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1	500,000	30,000	2,000,000
2	500,000	30,000	2,000,000
3	500,000	30,000	2,000,000
4	500,000	30,000	2,000,000
5	500,000	30,000	2,000,000
6	500,000	33,000	2,000,000
7	500,000	33,000	2,000,000
8	500,000	33,000	2,000,000
9	500,000	33,000	2,000,000
10	500,000	33,000	2,000,000
11	500,000	36,000	2,000,000
12	500,000	36,000	2,000,000
13	500,000	36,000	2,000,000
14	500,000	36,000	2,000,000
15	500,000	36,000	2,000,000
16	500,000	39,000	2,000,000
17	500,000	39,000	2,000,000
18	500,000	39,000	2,000,000
19	500,000	39,000	2,000,000
20	500,000	42,000	2,000,000
21	500,000	42,000	2,500,000
22	500,000	42,000	2,500,000
23	500,000	42,000	2,500,000

Select Table.xlsx

Upload Death Benefit Spreadsheet Clear

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

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



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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		Accounts								Incomes						
16 years		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance		Accounts Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 %		4.00 %		4.00 %		1,032,800						
initial amount		2,800		130,000		900,000		0		0	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		6.00 %		0			2.00 %	3.20 %		
		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800						
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	330,245	0	1,685,682	0	534,000	39,000	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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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		Accounts								Incomes						
16 years		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance		Accounts Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 %		4.00 %		4.00 %		1,032,800						
initial amount		2,800		130,000		900,000		0		0	Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		6.00 %		0			2.00 %	3.20 %		
		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800						
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	330,245	0	1,685,682	0	534,000	39,000	534,000	534,000		309,121	451,229	1,294,350	

Orange backgrounds indicate hypothetical returns

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)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA (4)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bnfl IRA (4)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
LTC Insurance	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (6)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (6)	<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	<span>Set</span>
Group 2	<span>Set</span>
Group 3	<span>Set</span>
Group 4	<span>Set</span>
Group 5	<span>Set</span>

Incomes

Title	Color
Group 1 Incomes	<span>Set</span>
Group 2	<span>Set</span>
Group 3	<span>Set</span>
Group 4	<span>Set</span>
Group 5	<span>Set</span>

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.

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: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon: 16 years

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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:

Planning Horizon: 16 years

Year	Checking Account (4)				IRA (4)				Bnfl IRA (4)				LTC Insurance				Incomes				
	Account	Income	Account	Income	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 %	biIRA	4.00 %				0.00 %	1,032,800								
initial amount		2,800		130,000		900,000		0				0.00 %	0								
bonus % w/ bonus		0.00 %		0.00 %		0.00 %		6.00 %				0.00 %	0								
		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	3,122,364	30,000	1.90 %	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	3,170,094	30,000	1.85 %	78,030	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	3,219,908	30,000	1.80 %	79,591	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	3,271,900	30,000	1.75 %	0	31,435	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	3,326,166	30,000	1.86 %	0	32,441	65,441	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	3,382,812	33,000	1.81 %	0	33,479	66,479	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	3,441,944	33,000	1.75 %	0	34,550	67,550	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	3,503,674	33,000	1.70 %	0	35,656	68,656	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	3,568,122	33,000	1.65 %	0	36,797	69,797	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	3,635,410	36,000	1.74 %	0	37,974	73,974	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	3,705,669	36,000	1.69 %	0	39,190	75,190	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	3,779,032	36,000	1.63 %	0	40,444	76,444	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	3,855,644	36,000	1.58 %	0	41,738	77,738	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	3,935,651	36,000	1.53 %	0	43,074	79,074	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	4,019,211	39,000	1.60 %	0	44,452	83,452	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	4,122,364	39,000	1.60 %	0	45,229	84,229	2039	
													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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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: 16 years

Year	Checking Account (4)				IRA (4)				Bnfl IRA (4)				LTC Insurance				Incomes				
	Account	Income	Account	Income	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 %	biIRA	4.00 %				0.00 %	1,032,800								
initial amount		2,800		130,000		900,000		0				0.00 %	0								
bonus % w/ bonus		0.00 %		0.00 %		0.00 %		6.00 %				0.00 %	0								
		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	3,122,364	30,000	1.90 %	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	3,170,094	30,000	1.85 %	78,030	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	3,219,908	30,000	1.80 %	79,591	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	3,271,900	30,000	1.75 %	0	31,435	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	3,326,166	30,000	1.86 %	0	32,441	65,441	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	3,382,812	33,000	1.81 %	0	33,479	66,479	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	3,441,944	33,000	1.75 %	0	34,550	67,550	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	3,503,674	33,000	1.70 %	0	35,656	68,656	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	3,568,122	33,000	1.65 %	0	36,797	69,797	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	3,635,410	36,000	1.74 %	0	37,974	73,974	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	3,705,669	36,000	1.69 %	0	39,190	75,190	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	3,779,032	36,000	1.63 %	0	40,444	76,444	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	3,855,644	36,000	1.58 %	0	41,738	77,738	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	3,935,651	36,000	1.53 %	0	43,074	79,074	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	4,019,211	39,000	1.60 %	0	44,452	83,452	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	4,122,364	39,000	1.60 %	0	45,229	84,229	2039	
													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.

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: 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				Incomes						
	Account	Income	Account	Income	Account	Income	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 %	biIRA	4.00 %			0.00 %	cash value			1,032,800								
initial amount		2,800		130,000		900,000		0			0	6.00 %			0	3,032,800							
bonus % w/bonus		2,800		130,000		900,000		0			0	6.00 %			0	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	32,441	65,441	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	33,479	66,479	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	34,550	67,550	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	35,656	68,656	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					
																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.

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: 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				Incomes						
	Account	Income	Account	Income	Account	Income	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 %	biIRA	4.00 %			0.00 %	cash value			1,032,800								
initial amount		2,800		130,000		900,000		0			0	6.00 %			0	3,032,800							
bonus % w/bonus		2,800		130,000		900,000		0			0	6.00 %			0	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	32,441	65,441	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	33,479	66,479	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	34,550	67,550	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	35,656	68,656	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					
																534,000				309,121	451,229	1,294,350	

Orange backgrounds indicate hypothetical returns

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).