

Withdrawing From a Checking/Savings Account Using Annual Withdrawal Function

11/08/2024 1:10 pm EST

From the structured income planning page there are different ways you can withdraw money from a checking/savings account. Below is a step-by-step guideline for withdrawing money using the annual withdrawal function.

Step 1: Edit: 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:

Year	Accounts		Incomes		Accounts Total	Planned Distribution	SS		Total Income	Year
	IRA (6)	Checking/Savings (4)	IRA	Checking/Savings (4)			Wages (7)	(7)		
net return	63	4.00 %		0.01 %						
initial amount		1,000,000		245,000	1,245,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %	0		3.20 %	3.20 %		
w/bonus		1,000,000		245,000	1,245,000					
2024	64	1,040,000	0	245,024	1,285,024	0	175,000	0	175,000	2024
2025	65	1,081,600	0	245,049	1,326,649	0	0	46,510	46,510	2025
2026	66	1,124,864	0	245,074	1,369,937	0	0	47,998	47,998	2026
2027	67	1,169,858	0	245,098	1,414,956	0	0	49,534	49,534	2027
2028	68	1,216,653	0	245,123	1,461,775	0	0	51,119	51,119	2028
2029	69	1,265,319	0	245,147	1,510,466	0	0	52,755	52,755	2029
2030	70	1,315,931	0	245,172	1,561,103	0	0	54,443	54,443	2030
2031	71	1,368,569	0	245,196	1,613,765	0	0	56,186	56,186	2031
2032	72	1,423,311	0	245,221	1,668,532	0	0	57,983	57,983	2032
2033	73	1,480,244	0	245,245	1,725,489	0	0	59,839	59,839	2033
2034	74	1,539,454	0	245,270	1,784,723	0	0	61,754	61,754	2034
2035	75	1,601,032	0	245,294	1,846,326	0	0	63,730	63,730	2035
2036	76	1,665,073	0	245,319	1,910,392	0	0	65,769	65,769	2036
2037	77	1,731,676	0	245,343	1,977,019	0	0	67,874	67,874	2037
2038	78	1,800,943	0	245,368	2,046,310	0	0	70,046	70,046	2038
2039	79	1,872,980	0	245,392	2,118,373	0	0	72,287	72,287	2039
2040	80	1,947,900	0	245,417	2,193,316	0	0	74,600	74,600	2040
2041	81	2,025,815	0	245,441	2,271,257	0	0	76,988	76,988	2041
2042	82	2,106,848	0	245,466	2,352,314	0	0	79,451	79,451	2042
2043	83	2,191,122	0	245,491	2,436,612	0	0	81,994	81,994	2043
			0		0	0	175,000	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

Step 2: Manage: Click on the green manage button within the column for the checking/savings account.

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: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Account	IRA (6)		Checking/Savings (4)		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Income	Account	Income	Account			Wages (7)	SS (7)		
net return	63	4.00 %	IRA	0.01 %		1,245,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		245,000		0					
bonus % w/bonus		1,000,000	Manage	245,000	Manage	1,245,000					
2024	64	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024
2025	65	1,081,600	0	245,049	0	1,326,649	0	0	46,510	46,510	2025
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026
2027	67	1,169,858	0	245,098	0	1,414,956	0	0	49,534	49,534	2027
2028	68	1,216,653	0	245,123	0	1,461,775	0	0	51,119	51,119	2028
2029	69	1,265,319	0	245,147	0	1,510,466	0	0	52,755	52,755	2029
2030	70	1,315,931	0	245,172	0	1,561,103	0	0	54,443	54,443	2030
2031	71	1,368,569	0	245,196	0	1,613,765	0	0	56,186	56,186	2031
2032	72	1,423,311	0	245,221	0	1,668,532	0	0	57,983	57,983	2032
2033	73	1,480,244	0	245,245	0	1,725,489	0	0	59,839	59,839	2033
2034	74	1,539,454	0	245,270	0	1,784,723	0	0	61,754	61,754	2034
2035	75	1,601,032	0	245,294	0	1,846,326	0	0	63,730	63,730	2035
2036	76	1,665,073	0	245,319	0	1,910,392	0	0	65,769	65,769	2036
2037	77	1,731,676	0	245,343	0	1,977,019	0	0	67,874	67,874	2037
2038	78	1,800,943	0	245,368	0	2,046,310	0	0	70,046	70,046	2038
2039	79	1,872,980	0	245,392	0	2,118,373	0	0	72,287	72,287	2039
2040	80	1,947,900	0	245,417	0	2,193,316	0	0	74,600	74,600	2040
2041	81	2,025,815	0	245,441	0	2,271,257	0	0	76,988	76,988	2041
2042	82	2,106,848	0	245,466	0	2,352,314	0	0	79,451	79,451	2042
2043	83	2,191,122	0	245,491	0	2,436,612	0	0	81,994	81,994	2043
		0		0		0		175,000	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider: Based on age, Client's age, Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal, Annual percentage withdrawal 0.0 %, Required minimum distribution (RMD), Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account, Make-up total benefit RMD from one account, Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Income Data: Year, Income, Variable

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings (4)**

Initial account balance: **\$245,000**

Hypothetical return: **0.01 %**

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: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

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 **24,000**

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 5: Income Data: Within the Income data table click on the Year text box that you would like to select.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings (4)**

Initial account balance: **\$245,000**

Hypothetical return: **0.01 %**

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: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

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 **24,000**

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 6: Pick Years: Click on the green button Pick Years.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 24,000 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 [input]

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Income Data		
Year	Income	Variable
1		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal [input] Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings [input]

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Income Data		
Year	Income	Variable
1	fixed	24,000
2	fixed	24,000
3	fixed	24,000
4	fixed	24,000
5	fixed	24,000
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 8: Save: Click on the green button Save 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: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: 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

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1	fixed	24,000
2	fixed	24,000
3	fixed	24,000
4	fixed	24,000
5	fixed	24,000
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Note that entered values WILL NOT roll down to following years when blank.

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	SS		Total Income	Year
	Account	Income	Account	Income			Wages (7)	(7)		
net return	63	4.00 %	IRA	0.01 %	1,245,000	Subtotal of account incomes	Manage	Manage		
initial amount		1,000,000	IRA	245,000	1,245,000		3.20 %	3.20 %		
bonus % w/bonus		0.00 %	Manage	0.00 %						
		1,000,000	Manage	245,000						
2024	64	1,040,000	0	221,024	1,261,024	24,000	175,000	0	199,000	2024
2025	65	1,081,600	0	197,047	1,278,646	24,000	0	46,510	70,510	2025
2026	66	1,124,864	0	173,066	1,297,930	24,000	0	47,998	71,998	2026
2027	67	1,169,858	0	149,084	1,318,942	24,000	0	49,534	73,534	2027
2028	68	1,216,653	0	125,099	1,341,751	24,000	0	51,119	75,119	2028
2029	69	1,265,319	0	125,111	1,390,430	0	0	52,755	52,755	2029
2030	70	1,315,931	0	125,124	1,441,055	0	0	54,443	54,443	2030
2031	71	1,368,569	0	125,136	1,493,705	0	0	56,186	56,186	2031
2032	72	1,423,311	0	125,149	1,548,460	0	0	57,983	57,983	2032
2033	73	1,480,244	0	125,161	1,605,405	0	0	59,839	59,839	2033
2034	74	1,539,454	0	125,174	1,664,627	0	0	61,754	61,754	2034
2035	75	1,601,032	0	125,186	1,726,218	0	0	63,730	63,730	2035
2036	76	1,665,073	0	125,199	1,790,272	0	0	65,769	65,769	2036
2037	77	1,731,676	0	125,211	1,856,887	0	0	67,874	67,874	2037
2038	78	1,800,943	0	125,224	1,926,166	0	0	70,046	70,046	2038
2039	79	1,872,980	0	125,236	1,998,217	0	0	72,287	72,287	2039
2040	80	1,947,900	0	125,249	2,073,148	0	0	74,600	74,600	2040
2041	81	2,025,815	0	125,261	2,151,077	0	0	76,988	76,988	2041
2042	82	2,106,848	0	125,274	2,232,122	0	0	79,451	79,451	2042
2043	83	2,191,122	0	125,286	2,316,408	0	0	81,994	81,994	2043
			0		120,000	120,000	175,000	1,190,861	1,485,861	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

Add an income rider: Based on [Redacted] 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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal [] Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings []

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years [] Pick year(s) to remove Remove year to end of plan Reset all years

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

Step 11: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

Add an income rider: Based on [Redacted] 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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal [] Annual percentage withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings []

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years [] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
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24		

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

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: 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

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 12,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: 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

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 12,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
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20		
21		
22		
23		
24		

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the 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: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3	fixed	12,000
4	fixed	12,000
5	fixed	12,000
6	fixed	12,000
7	fixed	12,000
8	fixed	12,000
9	fixed	12,000
10	fixed	12,000
11	fixed	12,000
12	fixed	12,000
13	fixed	12,000
14	fixed	12,000
15	fixed	12,000
16	fixed	12,000
17	fixed	12,000
18	fixed	12,000
19	fixed	12,000
20	fixed	12,000
21	fixed	12,000
22	fixed	12,000
23	fixed	12,000
24	fixed	12,000

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

Step 15: Save: Click on the green button Save 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: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3	fixed	12,000
4	fixed	12,000
5	fixed	12,000
6	fixed	12,000
7	fixed	12,000
8	fixed	12,000
9	fixed	12,000
10	fixed	12,000
11	fixed	12,000
12	fixed	12,000
13	fixed	12,000
14	fixed	12,000
15	fixed	12,000
16	fixed	12,000
17	fixed	12,000
18	fixed	12,000
19	fixed	12,000
20	fixed	12,000
21	fixed	12,000
22	fixed	12,000
23	fixed	12,000
24	fixed	12,000

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

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (6)	Checking/Savings (4)			Wages (7)	SS (7)		
net return	63	4.00 %	0.01 %	1,245,000	0	175,000	0	175,000	2024
initial amount		1,000,000	245,000	1,245,000	0	0	0	0	2024
bonus %		0.00 %	0.00 %	0	0	0	0	0	2024
w/bonus		1,000,000	245,000	1,245,000	0	0	0	0	2024
2024	64	1,040,000	245,024	1,285,024	0	175,000	0	175,000	2024
2025	65	1,081,600	245,049	1,326,649	0	0	46,510	46,510	2025
2026	66	1,124,864	233,074	1,357,937	12,000	0	47,998	59,998	2026
2027	67	1,169,858	221,097	1,390,955	12,000	0	49,534	61,534	2027
2028	68	1,216,653	209,119	1,425,772	12,000	0	51,119	63,119	2028
2029	69	1,265,319	197,140	1,462,458	12,000	0	52,755	64,755	2029
2030	70	1,315,931	185,160	1,501,091	12,000	0	54,443	66,443	2030
2031	71	1,368,569	173,178	1,541,747	12,000	0	55,186	68,186	2031
2032	72	1,423,311	161,195	1,584,507	12,000	0	57,983	69,983	2032
2033	73	1,480,244	149,212	1,629,455	12,000	0	59,839	71,839	2033
2034	74	1,539,454	137,226	1,676,680	12,000	0	61,754	73,754	2034
2035	75	1,601,032	125,240	1,726,272	12,000	0	63,730	75,730	2035
2036	76	1,665,073	113,253	1,778,326	12,000	0	65,769	77,769	2036
2037	77	1,731,676	101,264	1,832,940	12,000	0	67,874	79,874	2037
2038	78	1,800,943	89,274	1,890,217	12,000	0	70,046	82,046	2038
2039	79	1,872,980	77,283	1,950,264	12,000	0	72,287	84,287	2039
2040	80	1,947,900	65,291	2,013,190	12,000	0	74,600	86,600	2040
2041	81	2,025,815	53,297	2,079,113	12,000	0	76,988	88,988	2041
2042	82	2,106,848	41,303	2,148,151	12,000	0	79,451	91,451	2042
2043	83	2,191,122	29,307	2,220,428	12,000	0	81,994	93,994	2043
				216,000	216,000	175,000	1,190,861	1,581,861	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider: Based on age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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(e) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Income Data: Year 1-24 Income Variable

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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10		
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12		
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18		
19		
20		
21		
22		
23		
24		

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

Step 19: Income Data: Within the Income data table click on the Year text box that you would like to select.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 35,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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19		
20		
21		
22		
23		
24		

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

Step 20: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in how many years you would like the monetary amount to be distributed.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 35,000 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 [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 21: Start Year of X Years: Click on the green button Start Year for X Years.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider: Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 35,000 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 [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

7

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 22: Clicking: After clicking on the Pick Years green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the 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: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: 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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
1		
2		
3		
4		
5	fixed	35,000
6	fixed	35,000
7	fixed	35,000
8	fixed	35,000
9	fixed	35,000
10	fixed	35,000
11	fixed	35,000
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 23: Save: Click on the green button Save 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: Checking/Savings (4)

Initial account balance: \$245,000

Hypothetical return: 0.01 %

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: 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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
1		
2		
3		
4		
5	fixed	35,000
6	fixed	35,000
7	fixed	35,000
8	fixed	35,000
9	fixed	35,000
10	fixed	35,000
11	fixed	35,000
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 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (6)	Checking/Savings (4)			Wages (7)	SS (7)		
net return	63	4.00 %	IRA	245,000	1,245,000	0	0	0	
initial amount		1,000,000		245,000	1,245,000	0	0	0	
bonus %		0.00 %		0.00 %					
w/bonus		1,000,000	Manage	245,000	1,245,000		3.20 %	3.20 %	
2024	64	1,040,000	0	245,024	1,285,024	0	175,000	0	175,000
2025	65	1,081,600	0	245,049	1,326,649	0	0	46,510	46,510
2026	66	1,124,864	0	245,074	1,369,937	0	0	47,998	47,998
2027	67	1,169,858	0	245,098	1,414,956	0	0	49,534	49,534
2028	68	1,216,653	0	210,123	1,426,775	35,000	0	51,119	86,119
2029	69	1,265,319	0	175,144	1,440,462	35,000	0	52,755	87,755
2030	70	1,315,931	0	140,161	1,456,092	35,000	0	54,443	89,443
2031	71	1,368,569	0	105,175	1,473,744	35,000	0	56,186	91,186
2032	72	1,423,311	0	70,186	1,493,497	35,000	0	57,983	92,983
2033	73	1,480,244	0	35,193	1,515,436	35,000	0	59,839	94,839
2034	74	1,539,454	0	196	1,539,650	35,000	0	61,754	96,754
2035	75	1,601,032	0	196	1,601,228	0	0	63,730	63,730
2036	76	1,665,073	0	196	1,665,269	0	0	65,769	65,769
2037	77	1,731,676	0	196	1,731,872	0	0	67,874	67,874
2038	78	1,800,943	0	196	1,801,139	0	0	70,046	70,046
2039	79	1,872,980	0	196	1,873,177	0	0	72,287	72,287
2040	80	1,947,900	0	196	1,948,096	0	0	74,600	74,600
2041	81	2,025,815	0	196	2,026,012	0	0	76,988	76,988
2042	82	2,106,848	0	196	2,107,044	0	0	79,451	79,451
2043	83	2,191,122	0	196	2,191,318	0	0	81,994	81,994
				0	245,000	245,000	175,000	1,190,861	1,610,861

Orange backgrounds indicate hypothetical returns

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (6)	Checking/Savings (4)			Wages (7)	SS (7)		
net return	63	4.00 %	IRA	245,000	1,245,000	0	0	0	
initial amount		1,000,000		245,000	1,245,000	0	0	0	
bonus %		0.00 %		0.00 %					
w/bonus		1,000,000	Manage	245,000	1,245,000		3.20 %	3.20 %	
2024	64	1,040,000	0	245,024	1,285,024	0	175,000	0	175,000
2025	65	1,081,600	0	245,049	1,326,649	0	0	46,510	46,510
2026	66	1,124,864	0	245,074	1,369,937	0	0	47,998	47,998
2027	67	1,169,858	0	245,098	1,414,956	0	0	49,534	49,534
2028	68	1,216,653	0	210,123	1,426,775	35,000	0	51,119	86,119
2029	69	1,265,319	0	175,144	1,440,462	35,000	0	52,755	87,755
2030	70	1,315,931	0	140,161	1,456,092	35,000	0	54,443	89,443
2031	71	1,368,569	0	105,175	1,473,744	35,000	0	56,186	91,186
2032	72	1,423,311	0	70,186	1,493,497	35,000	0	57,983	92,983
2033	73	1,480,244	0	35,193	1,515,436	35,000	0	59,839	94,839
2034	74	1,539,454	0	196	1,539,650	35,000	0	61,754	96,754
2035	75	1,601,032	0	196	1,601,228	0	0	63,730	63,730
2036	76	1,665,073	0	196	1,665,269	0	0	65,769	65,769
2037	77	1,731,676	0	196	1,731,872	0	0	67,874	67,874
2038	78	1,800,943	0	196	1,801,139	0	0	70,046	70,046
2039	79	1,872,980	0	196	1,873,177	0	0	72,287	72,287
2040	80	1,947,900	0	196	1,948,096	0	0	74,600	74,600
2041	81	2,025,815	0	196	2,026,012	0	0	76,988	76,988
2042	82	2,106,848	0	196	2,107,044	0	0	79,451	79,451
2043	83	2,191,122	0	196	2,191,318	0	0	81,994	81,994
				0	245,000	245,000	175,000	1,190,861	1,610,861

Orange backgrounds indicate hypothetical returns

Step 26: 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

Edit Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
		IRA (6)	Checking/Savings (4)			Wages (7)	SS (7)			
net return	63	4.00 %	IRA	245,000	1,245,000	0	175,000	175,000	2024	
initial amount		1,000,000	IRA	245,000	1,245,000	0	0	0	2024	
bonus %		0.00 %	IRA	245,000	1,245,000	0	0	0	2024	
w/bonus		1,000,000	IRA	245,000	1,245,000	0	0	0	2024	
2024	64	1,040,000	0	245,024	1,285,024	0	175,000	175,000	2024	
2025	65	1,081,600	0	245,049	1,326,649	0	46,510	46,510	2025	
2026	66	1,124,864	0	245,074	1,369,937	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	1,414,956	0	49,534	49,534	2027	
2028	68	1,216,653	0	210,123	1,426,775	35,000	51,119	86,119	2028	
2029	69	1,265,319	0	175,144	1,440,462	35,000	52,755	87,755	2029	
2030	70	1,315,931	0	140,161	1,456,092	35,000	54,443	89,443	2030	
2031	71	1,368,569	0	105,175	1,473,744	35,000	56,186	91,186	2031	
2032	72	1,423,311	0	70,186	1,493,497	35,000	57,983	92,983	2032	
2033	73	1,480,244	0	35,193	1,515,436	35,000	59,839	94,839	2033	
2034	74	1,539,454	0	196	1,539,650	35,000	61,754	96,754	2034	
2035	75	1,601,032	0	196	1,601,228	0	63,730	63,730	2035	
2036	76	1,665,073	0	196	1,665,269	0	65,769	65,769	2036	
2037	77	1,731,676	0	196	1,731,872	0	67,874	67,874	2037	
2038	78	1,800,943	0	196	1,801,139	0	70,046	70,046	2038	
2039	79	1,872,980	0	196	1,873,177	0	72,287	72,287	2039	
2040	80	1,947,900	0	196	1,948,096	0	74,600	74,600	2040	
2041	81	2,025,815	0	196	2,026,012	0	76,988	76,988	2041	
2042	82	2,106,848	0	196	2,107,044	0	79,451	79,451	2042	
2043	83	2,191,122	0	196	2,191,318	0	81,994	81,994	2043	
				0	245,000	245,000	175,000	1,190,861	1,610,861	

Orange backgrounds indicate hypothetical returns

Step 27: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 2 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
		IRA (6)	Checking/Savings (4)			Wages (7)	SS (7)			
net return	63	4.00 %	IRA	245,000	1,245,000	0	175,000	175,000	2024	
initial amount		1,000,000	IRA	245,000	1,245,000	0	0	0	2024	
bonus %		0.00 %	IRA	245,000	1,245,000	0	0	0	2024	
w/bonus		1,000,000	Manage	245,000	1,245,000	0	0	0	2024	
2024	64	1,040,000	0	245,024	1,285,024	0	175,000	175,000	2024	
2025	65	1,081,600	0	245,049	1,326,649	0	46,510	46,510	2025	
2026	66	1,124,864	0	245,074	1,369,937	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	1,414,956	0	49,534	49,534	2027	
2028	68	1,216,653	0	210,123	1,426,775	35,000	51,119	86,119	2028	
2029	69	1,265,319	0	175,144	1,440,462	35,000	52,755	87,755	2029	
2030	70	1,315,931	0	140,161	1,456,092	35,000	54,443	89,443	2030	
2031	71	1,368,569	0	105,175	1,473,744	35,000	56,186	91,186	2031	
2032	72	1,423,311	0	70,186	1,493,497	35,000	57,983	92,983	2032	
2033	73	1,480,244	0	35,193	1,515,436	35,000	59,839	94,839	2033	
2034	74	1,539,454	0	196	1,539,650	35,000	61,754	96,754	2034	
2035	75	1,601,032	0	196	1,601,228	0	63,730	63,730	2035	
2036	76	1,665,073	0	196	1,665,269	0	65,769	65,769	2036	
2037	77	1,731,676	0	196	1,731,872	0	67,874	67,874	2037	
2038	78	1,800,943	0	196	1,801,139	0	70,046	70,046	2038	
2039	79	1,872,980	0	196	1,873,177	0	72,287	72,287	2039	
2040	80	1,947,900	0	196	1,948,096	0	74,600	74,600	2040	
2041	81	2,025,815	0	196	2,026,012	0	76,988	76,988	2041	
2042	82	2,106,848	0	196	2,107,044	0	79,451	79,451	2042	
2043	83	2,191,122	0	196	2,191,318	0	81,994	81,994	2043	
				0	245,000	245,000	175,000	1,190,861	1,610,861	

Orange backgrounds indicate hypothetical returns

Step 28: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Year		Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (6)	Income	Checking/Savings (4)	Income			Wages (7)	SS (7)		
net return	63	4.00 %									
initial amount		1,000,000		245,000		1,245,000	Subtotal of account incomes				
bonus %		0.00 %		0.00 %		0	Infl Factor	3.20 %	Infl Factor	3.20 %	
w/bonus		1,000,000		245,000		1,245,000					
2024	64	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024
2025	65	1,081,600	0	245,049	0	1,326,649	0	0	46,510	46,510	2025
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026
2027	67	1,169,858	0	245,098	0	1,414,956	0	0	49,534	49,534	2027
2028	68	1,216,653	0	210,123	35,000	1,426,775	35,000	0	51,119	86,119	2028
2029	69	1,265,319	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2029
2030	70	1,315,931	0	140,161	35,000	1,456,092	35,000	0	54,443	89,443	2030
2031	71	1,368,569	0	105,175	35,000	1,473,744	35,000	0	56,186	91,186	2031
2032	72	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2032
2033	73	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033
2034	74	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034
2035	75	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035
2036	76	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036
2037	77	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037
2038	78	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038
2039	79	1,872,980	0	196	0	1,873,177	0	0	72,287	72,287	2039
2040	80	1,947,900	0	196	0	1,948,096	0	0	74,600	74,600	2040
2041	81	2,025,815	0	196	0	2,026,012	0	0	76,988	76,988	2041
2042	82	2,106,848	0	196	0	2,107,044	0	0	79,451	79,451	2042
2043	83	2,191,122	0	196	0	2,191,318	0	0	81,994	81,994	2043
						245,000	245,000	175,000	1,190,861	1,610,861	

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