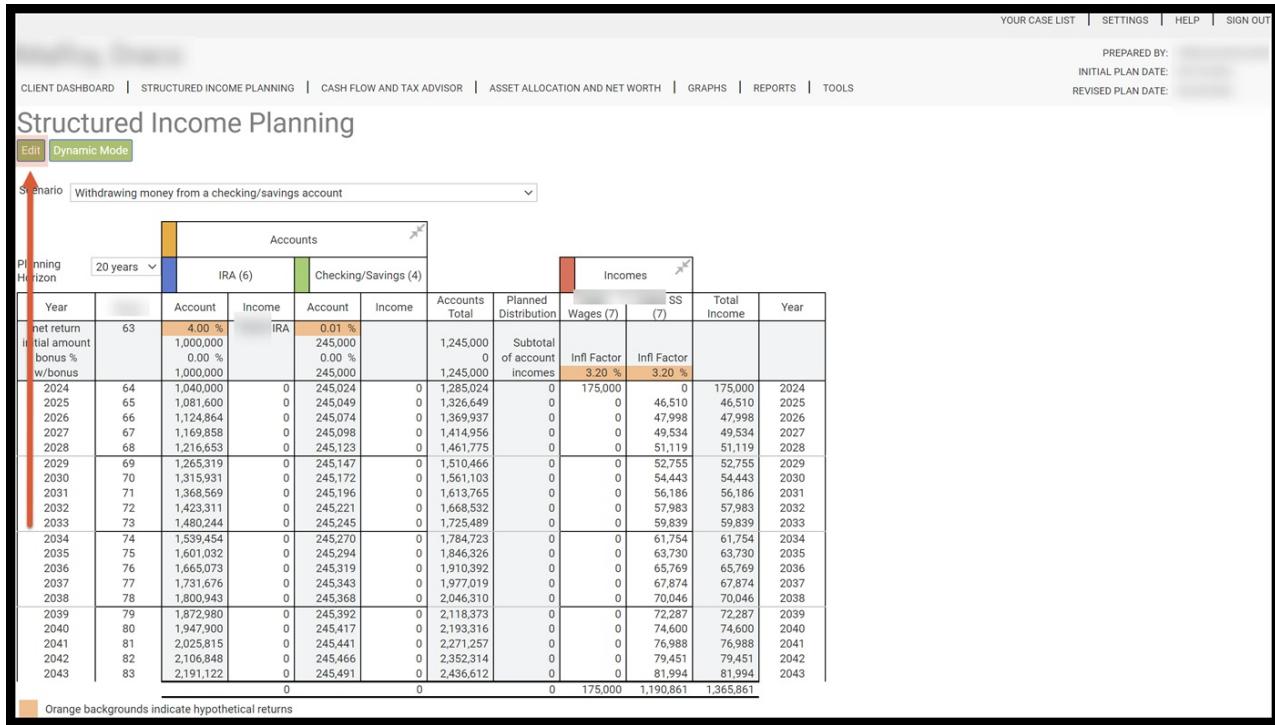


Withdrawing From a Checking/Savings Account Using Annual Withdrawal Function

01/12/2026 10:16 am 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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

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

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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

Accounts

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

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 Client's age Joint
- Select income rider:
- Number of months of payout in first year: 12.0
- Enter manual payout:

Orange backgrounds indicate hypothetical returns.

Structured Income Type

Income Riders: Start payout from income rider

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		
2		
3		
4		
5		
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24		

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:

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Start year for X years 0

Start year for rest of plan

Remove year to end of plan

Reset all years

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Start year for X years 0

Start year for rest of plan

Remove year to end of plan

Reset all years

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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Annual fixed withdrawal 24,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Start year for rest of plan

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	24,000
2	fixed	24,000
3	fixed	24,000
4	fixed	24,000
5	fixed	24,000
6		
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11		
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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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for rest of plan

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	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 8: Save: Click on the green button Save underneath the Manage Account subheading.

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 (radio button selected), 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

ADD INCOME

Pick year(s) OR Start year for rest of plan

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

Start year for X years: 0

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

Pick year(s) to remove, Remove year to end of plan, Reset all years

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:

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
6		
7		
8		
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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.

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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

Accounts: IRA (6) Checking/Savings (4)

Incomes: SS (7) Wages (7)

Table Data:

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
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23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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

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 benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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

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 benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Income Data

Year	Income	Variable
1	fixed	12,000
2	fixed	12,000
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

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Income Data

Year	Income	Variable
1	fixed	12,000
2	fixed	12,000
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

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

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: 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

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
63	1,000,000 0.00 % w/bonus	245,000 0.00 %	1,245,000 0.01 %	1,245,000 0.00 %	Subtotal of account incomes	0	175,000 3.20 %	0	175,000 3.20 %	2024
2024	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024
2025	1,081,600	0	245,049	0	1,326,649	0	175,000	0	46,510	2025
2026	1,124,864	0	233,074	12,000	1,357,937	12,000	175,000	0	47,998	2026
2027	1,169,858	0	221,097	12,000	1,390,955	12,000	175,000	0	49,534	2027
2028	1,216,653	0	209,119	12,000	1,425,772	12,000	175,000	0	51,119	2028
2029	1,265,319	0	197,140	12,000	1,462,458	12,000	175,000	0	52,755	2029
2030	1,315,931	0	185,160	12,000	1,501,091	12,000	175,000	0	54,443	2030
2031	1,368,569	0	173,178	12,000	1,541,747	12,000	175,000	0	56,186	2031
2032	1,423,311	0	161,195	12,000	1,584,507	12,000	175,000	0	57,983	2032
2033	1,480,244	0	149,212	12,000	1,629,455	12,000	175,000	0	59,839	2033
2034	1,539,454	0	137,226	12,000	1,676,680	12,000	175,000	0	61,754	2034
2035	1,601,032	0	125,240	12,000	1,726,272	12,000	175,000	0	63,730	2035
2036	1,665,073	0	113,253	12,000	1,778,326	12,000	175,000	0	65,769	2036
2037	1,731,676	0	101,264	12,000	1,832,940	12,000	175,000	0	67,874	2037
2038	1,800,943	0	89,274	12,000	1,890,217	12,000	175,000	0	70,046	2038
2039	1,872,980	0	77,283	12,000	1,950,264	12,000	175,000	0	72,287	2039
2040	1,947,900	0	65,291	12,000	2,013,190	12,000	175,000	0	74,600	2040
2041	2,025,815	0	53,297	12,000	2,079,113	12,000	175,000	0	76,988	2041
2042	2,106,848	0	41,303	12,000	2,148,151	12,000	175,000	0	79,451	2042
2043	2,191,122	0	29,307	12,000	2,220,428	12,000	175,000	0	81,994	2043
		0	216,000	0	216,000	0	175,000	0	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) Annual fixed withdrawal

Add money later - deferred account: 0

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age (radio button selected) 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

ADD INCOME: Pick year(s) OR Start year for rest of plan

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

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

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

Annual Savings: Annual fixed savings

Income Data: Year 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 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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X 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		

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

Pick year(s) to remove Remove year to end of plan Reset all years

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X 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		

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

Pick year(s) to remove Remove year to end of plan Reset all years

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Withdrawals

Annual fixed withdrawal 35,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		

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

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Withdrawals

Annual fixed withdrawal 35,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Income Data

Year	Income	Variable
1	fixed	35,000
2	fixed	35,000
3	fixed	35,000
4	fixed	35,000
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		

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)

Pick year(s)

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

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

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Income Data

Year	Income	Variable
1	fixed	35,000
2	fixed	35,000
3	fixed	35,000
4	fixed	35,000
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		

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)

Pick year(s)

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

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

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:
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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		Accounts				Incomes				
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
63	1,000,000 0.00 % w/bonus	245,000 0.00 % Manage	1,245,000 0 of account incomes	Subtotal 0	1,245,000 0	Manager Infl Factor	3.20 %	Manager Infl Factor	3.20 %	
2024	1,040,000	245,024	1,285,024	0	175,000	0	175,000	0	175,000	2024
2025	1,081,600	245,049	1,326,649	0	0	46,510	0	46,510	46,510	2025
2026	1,124,864	245,074	1,369,937	0	0	47,998	0	47,998	47,998	2026
2027	1,169,858	245,098	1,414,956	0	0	49,534	0	49,534	49,534	2027
2028	1,216,653	210,123	35,000	1,426,775	35,000	0	51,119	0	86,119	2028
2029	1,265,319	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2029
2030	1,315,931	0	140,161	35,000	1,456,092	35,000	0	54,443	89,443	2030
2031	1,368,569	0	105,175	35,000	1,473,744	35,000	0	56,186	91,186	2031
2032	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2032
2033	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033
2034	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034
2035	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035
2036	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036
2037	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037
2038	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038
2039	1,872,980	0	196	0	1,873,177	0	0	72,287	72,287	2039
2040	1,947,900	0	196	0	1,948,096	0	0	74,600	74,600	2040
2041	2,025,815	0	196	0	2,026,012	0	0	76,988	76,988	2041
2042	2,106,648	0	196	0	2,107,044	0	0	79,451	79,451	2042
2043	2,191,122	0	196	0	2,191,318	0	0	81,994	81,994	2043
		0	245,000	245,000	175,000	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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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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		Accounts				Incomes				
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
63	1,000,000 0.00 % w/bonus	245,000 0.00 % Manage	1,245,000 0 of account incomes	Subtotal 0	1,245,000 0	Manager Infl Factor	3.20 %	Manager Infl Factor	3.20 %	
2024	1,040,000	245,024	1,285,024	0	175,000	0	175,000	0	175,000	2024
2025	1,081,600	245,049	1,326,649	0	0	46,510	0	46,510	46,510	2025
2026	1,124,864	245,074	1,369,937	0	0	47,998	0	47,998	47,998	2026
2027	1,169,858	245,098	1,414,956	0	0	49,534	0	49,534	49,534	2027
2028	1,216,653	210,123	35,000	1,426,775	35,000	0	51,119	0	86,119	2028
2029	1,265,319	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2029
2030	1,315,931	0	140,161	35,000	1,456,092	35,000	0	54,443	89,443	2030
2031	1,368,569	0	105,175	35,000	1,473,744	35,000	0	56,186	91,186	2031
2032	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2032
2033	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033
2034	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034
2035	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035
2036	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036
2037	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037
2038	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038
2039	1,872,980	0	196	0	1,873,177	0	0	72,287	72,287	2039
2040	1,947,900	0	196	0	1,948,096	0	0	74,600	74,600	2040
2041	2,025,815	0	196	0	2,026,012	0	0	76,988	76,988	2041
2042	2,106,648	0	196	0	2,107,044	0	0	79,451	79,451	2042
2043	2,191,122	0	196	0	2,191,318	0	0	81,994	81,994	2043
		0	245,000	245,000	175,000	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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

Planning Horizon	20 years	Accounts				Incomes				Total Income	Year
		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)		
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		245,000		1,245,000	Subtotal of account incomes				
bonus %		0.00 %		0.00 %		0	Infl Factor	Infl Factor			
w/bonus		1,000,000		245,000		1,245,000	3.20 %	3.20 %			
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
				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

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	2 years	Accounts				Incomes				Total Income	Year
		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)		
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		245,000		1,245,000	Subtotal of account incomes				
bonus %		0.00 %		0.00 %		0	Infl Factor	Infl Factor			
w/bonus		1,000,000		245,000		1,245,000	3.20 %	3.20 %			
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
				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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

 PREPARED BY: _____

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Structured Income Planning

Edit
Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

Planning Horizon	Accounts				Incomes				
	IRA (6)		Checking/Savings (4)		Accounts Total	Planned Distribution	Wages (7)	SS (7)	
Year	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor	Infl Factor	Total Income	Year
net return initial amount bonus % w/bonus	63 4.00 % 1,000,000 0.00 % 1,000,000	IRA 0.01 % 245,000 0.00 % 245,000			1,245,000 0	3.20 %	3.20 %		
2024	64 1,040,000	0 245,024	0 1,285,024	0 175,000	0 175,000	0 175,000	0 175,000	175,000	2024
2025	65 1,081,600	0 245,049	0 1,326,649	0 0	0 0	0 46,510	0 46,510	46,510	2025
2026	66 1,124,864	0 245,074	0 1,369,937	0 0	0 47,998	0 47,998	0 47,998	47,998	2026
2027	67 1,169,858	0 245,098	0 1,414,956	0 0	0 49,534	0 49,534	0 49,534	49,534	2027
2028	68 1,216,653	0 210,123	35,000 1,426,775	35,000 0	0 51,119	0 86,119	0 86,119	86,119	2028
2029	69 1,265,319	0 175,144	35,000 1,440,462	35,000 0	0 52,755	0 87,755	0 87,755	87,755	2029
2030	70 1,315,931	0 140,161	35,000 1,456,092	35,000 0	0 54,443	0 89,443	0 89,443	89,443	2030
2031	71 1,368,569	0 105,175	35,000 1,473,744	35,000 0	0 56,186	0 91,186	0 91,186	91,186	2031
2032	72 1,423,311	0 70,186	35,000 1,493,497	35,000 0	0 57,983	0 92,983	0 92,983	92,983	2032
2033	73 1,480,244	0 35,193	35,000 1,515,436	35,000 0	0 59,839	0 94,839	0 94,839	94,839	2033
2034	74 1,539,454	0 196	35,000 1,539,650	35,000 0	0 61,754	0 96,754	0 96,754	96,754	2034
2035	75 1,601,032	0 196	0 1,601,228	0 0	0 63,730	0 63,730	0 63,730	63,730	2035
2036	76 1,665,073	0 196	0 1,665,269	0 0	0 65,769	0 65,769	0 65,769	65,769	2036
2037	77 1,731,676	0 196	0 1,731,872	0 0	0 67,874	0 67,874	0 67,874	67,874	2037
2038	78 1,800,943	0 196	0 1,801,139	0 0	0 70,046	0 70,046	0 70,046	70,046	2038
2039	79 1,872,980	0 196	0 1,873,177	0 0	0 72,287	0 72,287	0 72,287	72,287	2039
2040	80 1,947,900	0 196	0 1,948,096	0 0	0 74,600	0 74,600	0 74,600	74,600	2040
2041	81 2,025,815	0 196	0 2,026,012	0 0	0 76,988	0 76,988	0 76,988	76,988	2041
2042	82 2,106,848	0 196	0 2,107,044	0 0	0 79,451	0 79,451	0 79,451	79,451	2042
2043	83 2,191,122	0 196	0 2,191,318	0 0	0 81,994	0 81,994	0 81,994	81,994	2043
	0	245,000	245,000	175,000	1,190,861	0	1,610,861	0	

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: support@planscout.com