

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:

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

Incomes: Wages (7) | SS (7)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
Net return	63	4.00 %	IRA	0.01 %	1,245,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
Initial amount		1,000,000		245,000	1,245,000					
Bonus % w/bonus		0.00 %		0.00 %						
		1,000,000		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

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND 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	Account	Income	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
							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	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %			3.20 %	3.20 %		
w/bonus		1,000,000	Manage	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
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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	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: ☐
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: ☐

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: 1-24
Income:
Variable:

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 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: [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 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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: [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 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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.

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

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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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.

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	24,000
2	fixed	24,000
3	fixed	24,000
4	fixed	24,000
5	fixed	24,000
6		
7		
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11		
12		
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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)

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

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		
7		
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11		
12		
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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

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Income Tax

Add Tax Bracket

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

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 Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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24		

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

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 Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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22		
23		
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

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

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		
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12		
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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

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

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		
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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** [Sel](#)

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 **0**

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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** [Sel](#)

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 **0**

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

		Accounts		Incomes						
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		245,000	1,245,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus %		0.00 %		0.00 %	0		3.20 %	3.20 %		
w/bonus		1,000,000	Manage	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	233,074	1,357,937	12,000	0	47,998	59,998	2026
2027	67	1,169,858	0	221,097	1,390,955	12,000	0	49,534	61,534	2027
2028	68	1,216,653	0	209,119	1,425,772	12,000	0	51,119	63,119	2028
2029	69	1,265,319	0	197,140	1,462,458	12,000	0	52,755	64,755	2029
2030	70	1,315,931	0	185,160	1,501,091	12,000	0	54,443	66,443	2030
2031	71	1,368,569	0	173,178	1,541,747	12,000	0	56,186	68,186	2031
2032	72	1,423,311	0	161,195	1,584,507	12,000	0	57,983	69,983	2032
2033	73	1,480,244	0	149,212	1,629,455	12,000	0	59,839	71,839	2033
2034	74	1,539,454	0	137,226	1,676,680	12,000	0	61,754	73,754	2034
2035	75	1,601,032	0	125,240	1,726,272	12,000	0	63,730	75,730	2035
2036	76	1,665,073	0	113,253	1,778,326	12,000	0	65,769	77,769	2036
2037	77	1,731,676	0	101,264	1,832,940	12,000	0	67,874	79,874	2037
2038	78	1,800,943	0	89,274	1,890,217	12,000	0	70,046	82,046	2038
2039	79	1,872,980	0	77,283	1,950,264	12,000	0	72,287	84,287	2039
2040	80	1,947,900	0	65,291	2,013,190	12,000	0	74,600	86,600	2040
2041	81	2,025,815	0	53,297	2,079,113	12,000	0	76,988	88,988	2041
2042	82	2,106,848	0	41,303	2,148,151	12,000	0	79,451	91,451	2042
2043	83	2,191,122	0	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:
Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

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:

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
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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 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:

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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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:

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 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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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 fox 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:

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

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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:

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

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

Income Data

Year	Income	Variable
1		
2		
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23		
24		

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	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		
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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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	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

		Accounts				Incomes					
		IRA (6)		Checking/Savings (4)				SS (7)			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
net return	63	4.00 %		IRA	0.01 %						
initial amount		1,000,000		245,000		1,245,000					
bonus %		0.00 %		0.00 %		0					
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
		0		245,000		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.

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				Incomes					
		IRA (6)		Checking/Savings (4)				SS (7)			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year
net return	63	4.00 %		IRA	0.01 %						
initial amount		1,000,000		245,000		1,245,000					
bonus %		0.00 %		0.00 %		0					
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
		0		245,000		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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

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

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

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

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 2 years

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
			IRA (6)	Checking/Savings (4)			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	1,245,000					
bonus %		0.00 %		0.00 %						
w/bonus		1,000,000		245,000	1,245,000					
2024	64	1,040,000	Manage	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	210,123	1,426,775	35,000	0	51,119	86,119	2028
2029	69	1,265,319	0	175,144	1,440,462	35,000	0	52,755	87,755	2029
2030	70	1,315,931	0	140,161	1,456,092	35,000	0	54,443	89,443	2030
2031	71	1,368,569	0	105,175	1,473,744	35,000	0	56,186	91,186	2031
2032	72	1,423,311	0	70,186	1,493,497	35,000	0	57,983	92,983	2032
2033	73	1,480,244	0	35,193	1,515,436	35,000	0	59,839	94,839	2033
2034	74	1,539,454	0	196	1,539,650	35,000	0	61,754	96,754	2034
2035	75	1,601,032	0	196	1,601,228	0	0	63,730	63,730	2035
2036	76	1,665,073	0	196	1,665,269	0	0	65,769	65,769	2036
2037	77	1,731,676	0	196	1,731,872	0	0	67,874	67,874	2037
2038	78	1,800,943	0	196	1,801,139	0	0	70,046	70,046	2038
2039	79	1,872,980	0	196	1,873,177	0	0	72,287	72,287	2039
2040	80	1,947,900	0	196	1,948,096	0	0	74,600	74,600	2040
2041	81	2,025,815	0	196	2,026,012	0	0	76,988	76,988	2041
2042	82	2,106,848	0	196	2,107,044	0	0	79,451	79,451	2042
2043	83	2,191,122	0	196	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

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

Structured Income Planning

Edit

Dynamic Mode

Scenario: Withdrawing money from a checking/savings account

Planning Horizon: 20 years

Accounts

Incomes

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