

Withdrawing From a Checking/Savings Account Using Annual Percentage Withdrawal Function

11/08/2024 1:12 pm EST

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

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.

Scenario: Withdrawing money from a checking/savings account annual percentage

Year	Account	Income	Accounts Total	Planned Distribution	Wages (\$)	SS (\$)	Total Income	Year
Initial return	63	4.00 %	1,175,000	0				
Initial amount		1,000,000	1,175,000	0				
bonus %		0.00 %	0	0				
w/bonus		1,000,000	1,175,000	0				
2024	64	1,040,000	0	1,215,018	175,000	0	175,000	2024
2025	65	1,081,600	0	1,256,635	0	46,510	46,510	2025
2026	66	1,124,864	0	1,299,916	0	47,998	47,998	2026
2027	67	1,169,858	0	1,344,928	0	49,534	49,534	2027
2028	68	1,216,653	0	1,391,740	0	51,119	51,119	2028
2029	69	1,265,319	0	1,440,424	0	52,755	52,755	2029
2030	70	1,315,931	0	1,491,054	0	54,443	54,443	2030
2031	71	1,368,569	0	1,543,709	0	56,186	56,186	2031
2032	72	1,423,311	0	1,598,469	0	57,983	57,983	2032
2033	73	1,480,244	0	1,655,419	0	59,839	59,839	2033
2034	74	1,539,454	0	1,714,646	0	61,754	61,754	2034
2035	75	1,601,032	0	1,776,242	0	63,730	63,730	2035
2036	76	1,665,073	0	1,840,300	0	65,769	65,769	2036
2037	77	1,731,676	0	1,906,921	0	67,874	67,874	2037
2038	78	1,800,943	0	1,976,206	0	70,046	70,046	2038
2039	79	1,872,980	0	2,048,261	0	72,287	72,287	2039
2040	80	1,947,900	0	2,123,197	0	74,600	74,600	2040
2041	81	2,025,815	0	2,201,131	0	76,988	76,988	2041
2042	82	2,106,848	0	2,282,181	0	79,451	79,451	2042
2043	83	2,191,122	0	2,366,472	0	81,994	81,994	2043
		0	0	0	175,000	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Year	Age	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Account	Income	Account	Income			Wages (\$)	SS (\$)		
net return	63	4.00 %	IRA	0.01 %		1,175,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		175,000		1,175,000					
bonus % w/bonus		1,000,000	Manage	175,000	Manage	1,175,000					
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	175,123	0	1,491,054	0	0	54,443	54,443	2030
2031	71	1,368,569	0	175,140	0	1,543,709	0	0	56,186	56,186	2031
2032	72	1,423,311	0	175,158	0	1,598,469	0	0	57,983	57,983	2032
2033	73	1,480,244	0	175,175	0	1,655,419	0	0	59,839	59,839	2033
2034	74	1,539,454	0	175,193	0	1,714,646	0	0	61,754	61,754	2034
2035	75	1,601,032	0	175,210	0	1,776,242	0	0	63,730	63,730	2035
2036	76	1,665,073	0	175,228	0	1,840,300	0	0	65,769	65,769	2036
2037	77	1,731,676	0	175,245	0	1,906,921	0	0	67,874	67,874	2037
2038	78	1,800,943	0	175,263	0	1,976,206	0	0	70,046	70,046	2038
2039	79	1,872,980	0	175,280	0	2,048,261	0	0	72,287	72,287	2039
2040	80	1,947,900	0	175,298	0	2,123,197	0	0	74,600	74,600	2040
2041	81	2,025,815	0	175,315	0	2,201,131	0	0	76,988	76,988	2041
2042	82	2,106,848	0	175,333	0	2,282,181	0	0	79,451	79,451	2042
2043	83	2,191,122	0	175,350	0	2,366,472	0	0	81,994	81,994	2043
		0		0		0		175,000	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Percentage 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

Initial account balance: \$175,000

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 Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

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

Income Data

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

Step 4: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

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**

Initial account balance: **\$175,000**

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** **Set**

Risk level: **Fixed Interest**

Account owner: **[Redacted]**

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: **[Redacted]**

Number of months of payout in first year: **12.0**

Enter manual payout:

Request Additional Rider **Remove Income Rider**

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

Year	Income	Variable
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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**

Initial account balance: **\$175,000**

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** **Set**

Risk level: **Fixed Interest**

Account owner: **[Redacted]**

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: **[Redacted]**

Number of months of payout in first year: **12.0**

Enter manual payout:

Request Additional Rider **Remove Income Rider**

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 **2.5 %**

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

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

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on [Client's age] age

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 2.5%, 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), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Year	Income	Variable
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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 "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on [Client's age] age

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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

Year	Income	Variable
1	percent	2.5
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
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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.

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**

Initial account balance: **\$175,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional account description, Optional account company, Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Accrue money later - deferred account:

Years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: **[Name]**

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: **[Dropdown]**

Number of months of payout in first year: **12.0**

Enter manual payout:

Request Additional Rider Remove Income Rider

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 percent	Variable
1	percent	2.5
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
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Orange backgrounds indicate hypothetical returns

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.

Structured Income Planning

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

PREPARED BY: [Name]
INITIAL PLAN DATE: [Date]
REVISED PLAN DATE: [Date]

Scenario: **Withdrawing money from a checking/savings account annual percentage**

Planning Horizon: **20 years**

Year	Accounts				Accounts Total	Planned Distribution	Incomes			Total Income	Year
	IRA	Checking/Savings	Income	Income			Wages (\$)	SS (\$)	Manage Int Factor		
net return	63	4.00 %	IRA	0.01 %	1,175,000	1,175,000					
Initial amount		1,000,000		175,000							
bonus %		0.00 %		0.00 %							
w/bonus		1,000,000	Manage	175,000	Manage			3.20 %	3.20 %		
2024	64	1,040,000	0	170,642	4,375	1,210,642	4,375	175,000	0	179,375	2024
2025	65	1,081,600	0	166,394	4,266	1,247,993	4,266	0	46,510	50,776	2025
2026	66	1,124,864	0	162,250	4,160	1,287,114	4,160	0	47,998	52,158	2026
2027	67	1,169,858	0	158,210	4,056	1,328,069	4,056	0	49,534	53,591	2027
2028	68	1,216,653	0	154,271	3,955	1,370,924	3,955	0	51,119	55,075	2028
2029	69	1,265,319	0	150,286	0	1,419,605	0	0	52,755	52,755	2029
2030	70	1,315,931	0	150,302	0	1,470,233	0	0	54,443	54,443	2030
2031	71	1,368,569	0	154,317	0	1,522,886	0	0	56,186	56,186	2031
2032	72	1,423,311	0	154,333	0	1,577,644	0	0	57,983	57,983	2032
2033	73	1,480,244	0	154,348	0	1,634,592	0	0	59,839	59,839	2033
2034	74	1,539,454	0	154,363	0	1,693,817	0	0	61,754	61,754	2034
2035	75	1,601,032	0	154,379	0	1,755,410	0	0	63,730	63,730	2035
2036	76	1,665,073	0	154,394	0	1,819,467	0	0	65,769	65,769	2036
2037	77	1,731,576	0	154,410	0	1,886,086	0	0	67,874	67,874	2037
2038	78	1,800,943	0	154,425	0	1,955,368	0	0	70,046	70,046	2038
2039	79	1,872,980	0	154,441	0	2,027,421	0	0	72,287	72,287	2039
2040	80	1,947,900	0	154,456	0	2,102,356	0	0	74,600	74,600	2040
2041	81	2,025,815	0	154,472	0	2,180,287	0	0	76,988	76,988	2041
2042	82	2,106,848	0	154,487	0	2,261,335	0	0	79,451	79,451	2042
2043	83	2,191,122	0	154,502	0	2,345,624	0	0	81,994	81,994	2043
			0			20,812	20,812	175,000	1,190,861	1,386,674	

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 Percentage 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

Initial account balance: \$175,000

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:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
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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 11: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

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

Initial account balance: \$175,000

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:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
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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 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**

Initial account balance: **\$175,000**

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** [Set]

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

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

Select income rider: [Dropdown]

Number of months of payout in first year: **12.0**

Enter manual payout:

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 **5 %** 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

Year	Income	Variable
1		
2		
3		
4		
5		
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11		
12		
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14		
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17		
18		
19		
20		
21		
22		
23		
24		

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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**

Initial account balance: **\$175,000**

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** [Set]

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

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

Select income rider: [Dropdown]

Number of months of payout in first year: **12.0**

Enter manual payout:

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 **5 %** 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

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

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 14: Clicking: After clicking on the Start Year for Rest of Plan green button, the term "percent" 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

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	5.0
8	percent	5.0
9	percent	5.0
10	percent	5.0
11	percent	5.0
12	percent	5.0
13	percent	5.0
14	percent	5.0
15	percent	5.0
16	percent	5.0
17	percent	5.0
18	percent	5.0
19	percent	5.0
20	percent	5.0
21	percent	5.0
22	percent	5.0
23	percent	5.0
24	percent	5.0

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

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	5.0
8	percent	5.0
9	percent	5.0
10	percent	5.0
11	percent	5.0
12	percent	5.0
13	percent	5.0
14	percent	5.0
15	percent	5.0
16	percent	5.0
17	percent	5.0
18	percent	5.0
19	percent	5.0
20	percent	5.0
21	percent	5.0
22	percent	5.0
23	percent	5.0
24	percent	5.0

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 annual percentage

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
		IRA	Checking/Savings			Wages (8)	SS (8)			
net return	63	4.00 %	0.01 %	1,175,000	0	175,000	0	175,000	2024	
initial amount		1,000,000	175,000	1,175,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor			
bonus %		0.00 %	0.00 %	0		3.20 %	3.20 %			
w/bonus		1,000,000	175,000	1,175,000						
2024	64	1,040,000	175,018	1,215,018	0	175,000	0	175,000	2024	
2025	65	1,081,600	175,035	1,256,635	0	0	46,510	46,510	2025	
2026	66	1,124,864	175,052	1,299,916	0	0	47,998	47,998	2026	
2027	67	1,169,858	175,070	1,344,928	0	0	49,534	49,534	2027	
2028	68	1,216,653	175,088	1,391,740	0	0	51,119	51,119	2028	
2029	69	1,265,319	175,105	1,440,424	0	0	52,755	52,755	2029	
2030	70	1,315,931	166,367	1,482,299	8,755	0	54,443	63,199	2030	
2031	71	1,368,569	158,066	1,526,634	8,318	0	56,186	64,504	2031	
2032	72	1,423,311	150,178	1,573,490	7,903	0	57,983	65,987	2032	
2033	73	1,480,244	142,684	1,622,928	7,509	0	59,839	67,348	2033	
2034	74	1,539,454	135,564	1,675,018	7,134	0	61,754	68,888	2034	
2035	75	1,601,032	128,800	1,729,831	6,778	0	63,730	70,508	2035	
2036	76	1,665,073	122,373	1,787,445	6,440	0	65,769	72,209	2036	
2037	77	1,731,676	116,266	1,847,942	6,119	0	67,874	73,992	2037	
2038	78	1,800,943	110,464	1,911,407	5,813	0	70,046	75,859	2038	
2039	79	1,872,980	104,952	1,977,933	5,523	0	72,287	77,810	2039	
2040	80	1,947,900	99,715	2,047,615	5,248	0	74,600	79,848	2040	
2041	81	2,025,815	94,739	2,120,555	4,986	0	76,988	81,973	2041	
2042	82	2,106,848	90,012	2,196,860	4,737	0	79,451	84,188	2042	
2043	83	2,191,122	85,520	2,276,642	4,501	0	81,994	86,494	2043	
				89,764		89,764	175,000	1,190,861	1,455,626	

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 Percentage 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

Initial account balance: \$175,000

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: [REDACTED]

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

Income Data: Year 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 18: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

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

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

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

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$175,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- Annual fixed withdrawal
- Annual percentage withdrawal 8%
- 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

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

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

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

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

Account name: **Checking/Savings**

Initial account balance: **\$175,000**

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:

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data

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

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

Account name: **Checking/Savings**

Initial account balance: **\$175,000**

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:

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data

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

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

Step 22: Clicking: After clicking on the Start Year for X Years green button, the term "percent" 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

Initial account balance: \$175,000

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(e)

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	percent	8.0
8	percent	8.0
9	percent	8.0
10	percent	8.0
11	percent	8.0
12	percent	8.0
13	percent	8.0
14	percent	8.0
15	percent	8.0
16	percent	8.0
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$175,000

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(e)

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	percent	8.0
8	percent	8.0
9	percent	8.0
10	percent	8.0
11	percent	8.0
12	percent	8.0
13	percent	8.0
14	percent	8.0
15	percent	8.0
16	percent	8.0
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: [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 annual percentage

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages (8)	SS (8)		
net return	63	4.00 %	0.01 %	1,175,000					
initial amount		1,000,000	175,000	1,175,000					
bonus %		0.00 %	0.00 %						
w/bonus		1,000,000	175,000	1,175,000					
2024	64	1,040,000	175,018	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	175,035	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	175,052	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	175,070	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	175,088	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	175,105	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	161,114	1,477,046	14,008	14,008	54,443	68,452	2030
2031	71	1,368,569	148,241	1,516,810	12,889	12,889	56,186	69,075	2031
2032	72	1,423,311	136,397	1,559,708	11,859	11,859	57,983	69,843	2032
2033	73	1,480,244	125,499	1,605,742	10,912	10,912	59,839	70,751	2033
2034	74	1,539,454	115,471	1,654,925	10,040	10,040	61,754	71,794	2034
2035	75	1,601,032	106,245	1,707,277	9,238	9,238	63,730	72,968	2035
2036	76	1,665,073	97,756	1,762,829	8,500	8,500	65,769	74,269	2036
2037	77	1,731,676	89,945	1,821,621	7,820	7,820	67,874	75,694	2037
2038	78	1,800,943	82,759	1,883,702	7,196	7,196	70,046	77,241	2038
2039	79	1,872,980	76,146	1,949,127	6,621	6,621	72,287	78,908	2039
2040	80	1,947,900	76,154	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	76,162	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	76,169	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	76,177	2,267,298	0	0	81,994	81,994	2043
				99,083		99,083	175,000	1,190,861	1,464,944

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: [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 annual percentage

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages (8)	SS (8)		
net return	63	4.00 %	0.01 %	1,175,000					
initial amount		1,000,000	175,000	1,175,000					
bonus %		0.00 %	0.00 %						
w/bonus		1,000,000	175,000	1,175,000					
2024	64	1,040,000	175,018	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	175,035	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	175,052	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	175,070	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	175,088	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	175,105	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	161,114	1,477,046	14,008	14,008	54,443	68,452	2030
2031	71	1,368,569	148,241	1,516,810	12,889	12,889	56,186	69,075	2031
2032	72	1,423,311	136,397	1,559,708	11,859	11,859	57,983	69,843	2032
2033	73	1,480,244	125,499	1,605,742	10,912	10,912	59,839	70,751	2033
2034	74	1,539,454	115,471	1,654,925	10,040	10,040	61,754	71,794	2034
2035	75	1,601,032	106,245	1,707,277	9,238	9,238	63,730	72,968	2035
2036	76	1,665,073	97,756	1,762,829	8,500	8,500	65,769	74,269	2036
2037	77	1,731,676	89,945	1,821,621	7,820	7,820	67,874	75,694	2037
2038	78	1,800,943	82,759	1,883,702	7,196	7,196	70,046	77,241	2038
2039	79	1,872,980	76,146	1,949,127	6,621	6,621	72,287	78,908	2039
2040	80	1,947,900	76,154	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	76,162	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	76,169	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	76,177	2,267,298	0	0	81,994	81,994	2043
				99,083		99,083	175,000	1,190,861	1,464,944

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		SS (8)	Total Income	Year
	Account	Income	Account	Income			Wages (8)	Infl Factor			
net return	63	4.00 %	IRA	0.01 %	1,175,000						
initial amount		1,000,000		175,000	1,175,000	Subtotal of account incomes	0	175,000	0	175,000	2024
bonus % w/bonus		0.00 %		0.00 %			Infl Factor	3.20 %	3.20 %		
		1,000,000		175,000	1,175,000						
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	68,452	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	69,075	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	69,843	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	70,751	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	71,794	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	72,968	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	74,269	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	77,241	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	78,908	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043
					0	99,083	99,083	175,000	1,190,861	1,464,944	

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: [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 annual percentage

Planning Horizon: 2 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		SS (8)	Total Income	Year
	Account	Income	Account	Income			Wages (8)	Infl Factor			
net return	63	4.00 %	IRA	0.01 %	1,175,000						
initial amount		1,000,000		175,000	1,175,000	Subtotal of account incomes	0	175,000	0	175,000	2024
bonus % w/bonus		0.00 %		0.00 %			Manage	3.20 %	3.20 %		
		1,000,000		175,000	1,175,000						
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	68,452	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	69,075	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	69,843	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	70,751	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	71,794	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	72,968	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	74,269	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	77,241	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	78,908	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043
					0	99,083	99,083	175,000	1,190,861	1,464,944	

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.

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing money from a checking/savings account annual percentage

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages (8)	SS (8)		
net return	63	4.00 %	0.01 %	1,175,000					
initial amount		1,000,000	175,000	1,175,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
bonus % w/bonus		1,000,000	175,000	1,175,000					
2024	64	1,040,000	0	1,040,000	0	175,000	0	175,000	2024
2025	65	1,081,600	0	1,081,600	0	0	46,510	46,510	2025
2026	66	1,124,864	0	1,124,864	0	0	47,998	47,998	2026
2027	67	1,169,858	0	1,169,858	0	0	49,534	49,534	2027
2028	68	1,216,653	0	1,216,653	0	0	51,119	51,119	2028
2029	69	1,265,319	0	1,265,319	0	0	52,755	52,755	2029
2030	70	1,315,931	0	1,315,931	14,008	0	54,443	68,452	2030
2031	71	1,368,569	0	1,368,569	12,889	0	56,186	69,075	2031
2032	72	1,423,311	0	1,423,311	11,859	0	57,983	69,843	2032
2033	73	1,480,244	0	1,480,244	10,912	0	59,839	70,751	2033
2034	74	1,539,454	0	1,539,454	10,040	0	61,754	71,794	2034
2035	75	1,601,032	0	1,601,032	9,238	0	63,730	72,968	2035
2036	76	1,665,073	0	1,665,073	8,500	0	65,769	74,269	2036
2037	77	1,731,676	0	1,731,676	7,820	0	67,874	75,694	2037
2038	78	1,800,943	0	1,800,943	7,196	0	70,046	77,241	2038
2039	79	1,872,980	0	1,872,980	6,621	0	72,287	78,908	2039
2040	80	1,947,900	0	1,947,900	6,094	0	74,600	80,700	2040
2041	81	2,025,815	0	2,025,815	5,612	0	76,988	82,620	2041
2042	82	2,106,848	0	2,106,848	5,172	0	79,451	84,651	2042
2043	83	2,191,122	0	2,191,122	4,772	0	81,994	86,786	2043
				99,083	99,083	175,000	1,190,861	1,464,944	

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com