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.

												YOUR CASE LIST SETTINGS
												PREPARED BY
										2	192	INITIAL PLAN DATE
IENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS	TOOLS REVISED PLAN DATE
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Dynamic	c mode											
enario wit	hdrawing mon	ney from a che	cking/eaving	e account and	ual percentar	10	~					
With	idi divilig mon	icy non a che	oking/ saving-	account and	idai percentai	je.						
			Acco	unts	×							
nning	20 years v		1999		10000		1		_K			
izon	,		IRA	Checkin	g/Savings			Inco				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %				regeo (o)	(*)			
tial amount		1,000,000		175,000		1,175,000	Subtotal					
bonus % w/bonus		0.00 %		0.00 %		1,175,000	of account	Infl Factor 3.20 %	Infl Factor 3.20 %			
2024	64	1,040,000	0	175,000	0	1,175,000	incomes 0	3.20 %	3.20 %	175,000	2024	
2024	65	1,081,600	0	175,015	0	1,256,635	0	0	46,510	46,510	2024	
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 2032	71 72	1,368,569 1,423,311	0	175,140 175,158	0	1,543,709 1,598,469	0	0	56,186 57,983	56,186 57,983	2031 2032	
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	175,173	0	1,714,646	0	0	61,754	61,754	2033	
2034	75	1,601,032	0	175,210	0	1,776,242	0	0	63,730	63,730	2034	
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	
	82 83	2,106,848	0	175,333	0	2,282,181	0	0	79,451	79,451	2042	
2042		2.191.122	0	175.350	0	2,366,472	0	0	81,994	81,994	2043	
2042	03	2,171,122	0		0		0	175.000	1,190,861	1,365,861		

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

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

												YOUR CASE LIST SETTINGS
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	DARD ST	RUCTURED INC	OME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH 0	RAPHS RE	PORTS 1	00LS REVISED PLAN DATE:
Struct	urod	Incom	o Dlar	ning								
						1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.						
Edit Save C	Cancel Ad	d Account Ac	ld Income A	dd Inc Tax 🖌	Add Taiget	Edit or Add So	cenario Dis	olay Options				
Scenario With	hdrawing m	oney from a ch	ecking/saving	s account ann	nual percenta	ge	~					
					_							
			Acco	ounts	1							
Planning Horizon	20 years	~	IRA	Checkir	ng/Savings			Inco	mes 🔊			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	(8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %		rotal	Distribution	mayes (6)	(0)	moome	The Maria and State	
initial amount		1,000,000		175,000	•	1,175,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %	-	0	of account	Infl Factor	Infl Factor	5		
w/bonus 2024	64	1,000,000	Manage 0	175,000 175,018	Manage 0	1,175,000	incomes 0	3.20 % 175.000	3.20 %	175.000	2024	
2025	65	1,081,600	0	175,035	0	1,256,635	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		49,534	49,534	2027	
2028	68	1,216,653	0	175,088	0	1,391,740	0		51,119	51,119	2028	
2029 2030	69 70	1,265,319 1,315,931	0	175,105 175,123	0	1,440,424 1,491,054	0		52,755 54,443	52,755 54,443	2029 2030	
2030	71	1,368,569	0	175,123	0	1,543,709	0		56,186	56,186	2030	
2032	72	1,423,311	0	175,158	0	1,598,469	0		57,983	57,983	2032	
2033	73	1,480,244	0	175,175	0	1,655,419	0	-	59,839	59,839	2033	
2034	74	1,539,454	0	175,193	0	1,714,646	0		61,754	61,754	2034	
2035 2036	75 76	1,601,032	0	175,210 175,228	0	1,776,242 1,840,300	0		63,730 65,769	63,730 65,769	2035 2036	
2036	70	1,665,073	0	175,228	0	1,906,921	0		67.874	67.874	2036	
2038	78	1,800,943	Ő	175,263	0	1,976,206	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		74,600	74,600	2040	
2041	81	2,025,815	0	175,315	0	2,201,131	0		76,988	76,988	2041	
2042 2043	82 83	2,106,848 2,191,122	0	175,333 175,350	0	2,282,181 2,366,472	0		79,451 81,994	79,451 81,994	2042 2043	
2043	00	2,191,122	0	175,550	0	2,000,472	0		1,190,861	1,365,861	2040	

Option A: Pick Years:

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

						YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Accour	nt								
		v / Edit Actual Values							
Account name	Checking/Savings		Structured Income Type				Income Da	ta	
Initial account balance	\$175,000		Income Riders	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %		 Start payout from income rider 	Distance		2			
				Pick year(s) OR		3			
Bonus	0.0 %		Liquidate or annuitize	8.01		4			
Optional			O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company		_	 Liquidate account (in so many years) 	OR		7			
Other		-		Start year for X years		8			
Tax calculation option	T. I. Di Liberto (C	P.C. 0	Withdrawals	0		10			
	Tax Income Distributions (C	Qualified) 🗸	Annual fixed withdrawal			11			
Add money later - deferred account Years deferred			Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
Cash and Constant and Constan	0		Required minimum distribution (RMD)	-		14			
Asset plan allocation	Fixed Interest	Sel		Remove year to end of plan		15			
Risk level	Fixed Interest		 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~			Reset all years		18			
13			Calculated Plan Withdrawals			19			
Account type Add an income rider	NQ ~		 Make-up total owners RMD from one account 			20 21			
The second se	Client2 's age 🔿 Joint		 Make-up total benef RMD from one account 			22			
Select income rider		~	O Make-up income gap based on target income			23 24			-
Number of months of payout in first ye	ear	12.0			4	74			- Þ
Enter manual payout			Annual Savings						
			Annual fixed savings						
Request Additional Rider Remove In	ncome Rider								
Orange backgrounds indicate hyp	pothetical returns			Note that ente	red va	lues WILL	NOT roll down to fe	ollowing years w	hen blank

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

					YOUR C/	ASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Dat	3	
Initial account balance	\$175,000	Income Riders	ADD INCOME		Year	Income	Variable	-
Hypothetical return		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize	on a		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		O Liquidate account (in so many years)	OR		7			
Optional account company Other			Start year for X years		8			
					9 10			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals O Annual fixed withdrawal		-	11			
Add money later - deferred account	0		Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %		6	14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16			
	Pixed interest		Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	NQ ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account		0	21			
	Client2 's age O Joint	O Make-up income gap based on target income		0	23			
Select income rider	~			_ [↓	24			*
Number of months of payout in first ye	ear 12.0			<u> </u>				
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that enter	red valu	ues WILL N	NOT roll down to fol	lowing years wi	hen blank
			Hote and circu	_u ran			ing yours in	and a second second

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

				1	YOUR	CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values			1				
Account name	Checking/Savings	Structured Income Type				Income Dat	а	
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	0.01 %	O start payout non meone nuer	Pick year(s)		2			
Bonus	0.0 %		OR		3			
	0.0	Liquidate or annuitize			5			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years	õ	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 2.5 %			13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 			16			
	Fixed Interest		Reset all years	0	17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	NQ ~	O Make-up total owners RMD from one account		0	20			
Add an income rider		O Make-up total benef RMD from one account		0	21 22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			_
Select income rider Number of months of payout in first ye	ear 12.0			-	24			
Enter manual payout	12.0							18
		Annual Savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red valu	ues WILI	L NOT roll down to fol	lowing years w	hen blank

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

					YOUR CA	SE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Dat	1	
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional Account description Optional account company Other		 Annuitize (for years certain) 1.0 % Liquidate account (in so many years) 	Start year for rest of plan OR Start year for X years		5 6 7 8 9			L
Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	D Pick year(s) to remove Remove year to end of plan		10 11 12 13 14 15 16 17			ł
Account owner Account type Add an income rider Based on Select income rider Number of months of payout in first y	NQ V Client2's age O Joint ear 12.0	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	Reset all years		18 19 20 21 22 23 24			*
Enter manual payout	ncome Rider pothetical returns	Annual Savings	Note that enter	red vali	ues WILL N	IOT roll down to fol	lowing years w	hen blank

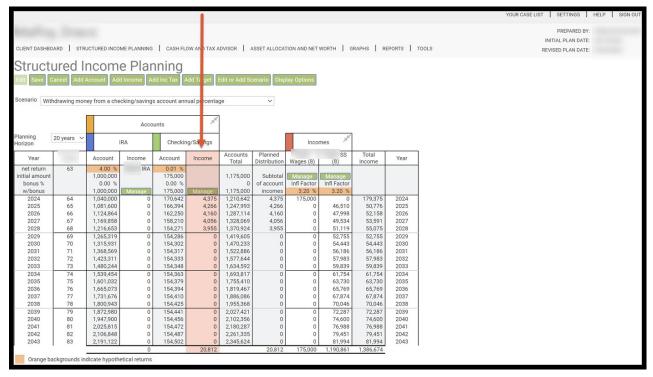
Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type	dan terselek kenantu datu usertu in		In	come Data		
Initial account balance	\$175,000	Income Riders Start payout from income rider 	ADD INCOME) ()	/ear Income 1 percent		iable 2.5	-
Hypothetical return	0.01 %		Pick year(s)	Ŭ	2 percent 3 percent		2.5	
Bonus	0.0 %		OR		3 percent 4 percent		2.5	
	0.0	Liquidate or annuitize		ň	5 percent		2.5	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	0	6			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company					8	T		
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
	Tax income Distributions (Qualified)	Annual fixed withdrawal			11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
		 Required minimum distribution (RMD) 			14			
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan		15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 			16			
RISK level	Fixed Interest				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20			
Add an income rider		 Make-up total benef RMD from one account 			21			
Based on 🔘 age 🔾 0	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	 Make-up income gap based on target income 			23			-
Number of months of payout in first ye				4	24		, j	>
Enter manual payout	12.0							
and manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	othetical returns		Note that enter	red valu	es WILL NOT roll d	own to following	years wh	en blank

Step 8: Save: Click on the green button Save underneath the Manage Account subheading.

				YOU	JR CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accour	1†						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings	Structured Income Type			Income	Data	
In ial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income percent	Variable 2.5	A
Hypothetical return	0.01 %		Pick year(s)	2	percent	2.5 2.5	
Bonus	0.0 %	Liquidate or annuitize	OR	4	percent	2.5	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5 6	percent	2.5	
Account description Optional account company Other		O Liquidate account (in so many years)	OR Start year for X years	7 8 9			
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	0 Pick year(s) to remove	10			
Acd money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12 13			
Asset plan allocation	Fixed Interest Sel	O Required minimum distribution (RMD)	Remove year to end of plan	14			
Ri k level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~		Reset all years	18			
Account type	NQ ~	Calculated Plan Withdrawals Make-up total owners RMD from one account		20			
Add an income rider Based on age	Client2 's age O Joint	O Make-up total benef RMD from one account		21			
Select income rider	v	O Make-up income gap based on target income		23			-
Number of months of payout in first ye	ear 12.0			4			
Enter manual payout	ncome Rider	Annual Savings O Annual fixed savings					
Orange backgrounds indicate hyp			Note that enter	ed values W	ILL NOT roll down to	o following years wh	en blank
orange backgrounds indicate ny	ouncilou returno		Note that enter	cu vuides m	TEL NOT TOIL DOWN IN	o tonowing years with	or order

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



Option B: Start Years for Rest of Plan:

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

				YC	OUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings	Structured Income Type	- ADD INCOME	Year	Incom	e Data Variable	
	\$175,000	 Start payout from income rider 		1			
Hypothetical return	0.01 %		Pick year(s)				
Bonus Optional	0.0 %	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	OR Start year for rest of plan OR	4 5 6			
Account description Optional account company Other		 Liquidate account (in so many years) 	Start year for X years	7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18 19			
Account type	NQ ~	O Make-up total owners RMD from one account		20			
Add an income rider Based on age	Client2 's age O Joint	Make-up total benef RMD from one account		22			
Select income rider	~	 Make-up income gap based on target income 		24			-
Number of months of payout in first ye	ear 12.0						,
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red values V	VILL NOT roll down	to following years w	hen blank

Step 11: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

					YOUR CASE LIST	SETTINGS HEI	LP SIGN OUT
Manage Accoun	t						
	View / Edit Death Benefit View / Edit Actual Values						
Initial account balance	Checking/Savings	Structured Income Type Income Riders O Start payout from income rider	ADD INCOME		Incon ear Income 1	ne Data Variable	e 🔺
Hypothetical return	0.01 %		Pick year(s)		3		
Bonus Optional Account description Optional account company Other	0.0 %	Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	OR Start year for rest of plan OR Start year for X years		4 5 6 7 8 9		
Tax calculation option Add money later - deferred account Years deferred Asset plan allocation	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	0 Pick year(s) to remove		10 11 12 13		
	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)			15 16 17		
Add an income rider	NQ V Client2's age O Joint ar 12.0	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	Reset all years		18 19 20 21 22 22 23 23		*
Enter manual payout		Annual Savings Annual fixed savings	Note that ente	red value	es WILL NOT roll dowr	n to following year	s 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.

				- 11	YOUR CAS	ELIST SETTIN	GS HELP	SIGN OUT
Manage Accour	at .							
	View / Edit Death Benefit View / Edit Actual Values							
Save Cancel View / Edit income	View / Edit Death Benefit View / Edit Actual Values			1				
Account name	Checking/Savings	Structured Income Type		ŧ		Income Data		
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %		Pick year(s)		2 3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		 Liquidate account (in so many years) 	OR	õ	7			
Optional account company Other			Start year for X years		8			
23 12					9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 5 %			13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14			
The second se		 Beneficial IRA RMD (based on beneficiaries life) 	nemore year to end or plan		16			
Risk level	Fixed Interest			0	17			
Account owner	~		Reset all years		18			
Associations		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	NQ ~	 Make-up total owners RMD from one account 			21			
Not the second sec	Client2 's age O Joint	 Make-up total benef RMD from one account 		õ	22			
Select income rider	~	O Make-up income gap based on target income			23			-
Number of months of payout in first y				•	24			>
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove I	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	ed va	lues WILL NO	T roll down to foll	owing years wh	nen blank

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

					YOUR CASE LIST	SETTING	S HELP	SIGN OUT
Manage Accoun	1†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type	3 data week to an experimental line			Income Data		
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME	I Y	/ear Incor 1	me	Variable	-
Hypothetical return	0.01 %		Pick year(s) OR		2			
Bonus	0.0 %	Liquidate or annuitize	OR	0	4			
Optional Account description Optional account company Other		Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years		5 6 7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 5 %	Pick year(s) to remove		12 13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	ŏ	15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 	~	<u> </u>	16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	NQ ¥	Make-up total owners RMD from one account		ŏ	20			
Add an income rider		 Make-up total benef RMD from one account 		0	21			
Based on 💿 age 🔿 🛛	Client2 's age 🔘 Joint			U	22			
Select income rider	~	 Make-up income gap based on target income 		0	23 24			-
Number of months of payout in first ye	ar 12.0			4				
Enter manual payout	come Rider	Annual Savings Annual fixed savings						
Orange backgrounds indicate hyp	oothetical returns		Note that ente	red valu	es WILL NOT rol	down to follo	wing years wh	en 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 CAS	E LIST SETT	INGS HELP	SIGN OUT
Manage Accour	nt						1	
	View / Edit Death Benefit View / Edit Actual Values						1	
							1	
Account name	Checking/Savings	Structured Income Type				Income Da	a	
Initial account balance	\$175,000	Income Riders	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	0.01 %	0	Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	ŏ.	6			
Account description Optional account company		 Liquidate account (in so many years) 	OR		7	percent	5.0	
Other			Start year for X years		8	percent	5.0	
14 160 C			0		9 10	percent	5.0	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11	percent	5.0	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12	percent	5.0	
Years deferred	0	Annual percentage withdrawal 0.0 %		ŏ	13	percent	5.0	
		Required minimum distribution (RMD)			14	percent	5.0	
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan		15	percent	5.0	
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16	percent	5.0	
	Fixed interest				17	percent	5.0	
Account owner	~		Reset all years		18 19	percent	5.0	
Account type	10	Calculated Plan Withdrawals			20	percent	5.0	
Add an income rider	NQ ~	 Make-up total owners RMD from one account 			21	percent	5.0	
and the second	Client2 's age O Joint	 Make-up total benef RMD from one account 		n i	22	percent	5.0	
		O Make-up income gap based on target income		ŏ	23	percent	5.0	
Select income rider	~	0		ī	24	nercent	5.0	*
Number of months of payout in first ye	ear 12.0			1				P
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed val	ues WILL NO	T roll down to fo	bllowing years wh	en blank

Step 15: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accoun	it.						
	View / Edit Death Benefit View / Edit Actual Values						
A	Checking/Savings	Structured Income Type			Income D	ata	
Initial account balance	\$175,000	Income Riders Start payout from income rider	ADD INCOME	Year 1	Income	Variable	-
Hypothetical return	0.01 %	Start payout non income nuer	Pick year(s) OR	2			
Bolus	0.0 %	Liquidate or annuitize	U.V.	4			
Op ional Account description Optional account company Other		 Annuitize (for years certain) 1.0 % Liquidate account (in so many years) 	Start year for rest of plan OR Start year for X years	5 6 7 8 9	percent percent percent	5.0 5.0 5.0	
Ta calculation option Ac I money later - deferred account Ye rs deferred	Tax Income Distributions (Qualified) v 0	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0	Pick year(s) to remove	10 11 12 13 14	percent percent percent percent	5.0 5.0 5.0 5.0 5.0	
Asuet plan allocation Risk level	Fixed Interest Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15 16 17	percent percent percent	5.0 5.0 5.0	
Account owner	~	Calculated Plan Withdrawals	Reset all years	17 18 19	percent percent	5.0 5.0	
Account type	NQ ~	O Make-up total owners RMD from one account		20	percent	5.0 5.0	
Add an income rider		 Make-up total benef RMD from one account 		22	percent	5.0	
Contractions of the second second	Client2 's age 🔘 Joint	O Make-up income gap based on target income		23	percent	5.0	_
Select income rider Number of months of payout in first ye	ar 12.0				nercent	5.0	> •
Enter manual payout		Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp	oothetical returns		Note that enter	ed values WIL	L NOT roll down to	following years w	hen blank

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

CLIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	GRAPHS R	EPORTS 1
Structi	urod l	ncom	o Dlar	nina							
					_	1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 -					
Edit Save C	Cancel Add /	Account Add	d Income A	dd Inc Tax	Add Taiget	Edit or Add So	cenario Disp	olay Options			
Oceanie (_						
Scenario With	ndrawing mon	ey from a che	cking/saving:	s account and	nual percenta	ge	~				
			Acco	unts	×						
Planning			Acco							1	
Horizon	20 years ∨	1	RA	Checkir	ng/Sathgs			Inco	mes 🤊		
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	(8) SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		. ortai	biotribution	110900 (0)	(3)	moonic	
initial amount		1,000,000		175,000		1,175,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus 2024	64	1,000,000	Manage 0	175,000 175,018	Manage 0	1,175,000	incomes 0	3.20 %	3.20 %	175,000	0004
2024	65	1,040,000	0	175,018	0	1,215,018	0	1/5,000	46,510	175,000 46,510	2024 2025
2025	66	1,124,864	0	175,052	o o	1,299,916	l ő	0	47,998	40,010	2025
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	166,367	8,755	1,482,299	8,755	0	54,443	63,199	2030
2031	71	1,368,569	0	158,066	8,318	1,526,634	8,318	0	56,186	64,504	2031
2032 2033	72 73	1,423,311 1,480,244	0	150,178 142,684	7,903 7,509	1,573,490 1,622,928	7,903 7,509	0	57,983 59,839	65,887 67,348	2032 2033
2033	73	1,480,244	0	135,564	7,509	1,675,018	7,509	0	61,754	68,888	2033
2034	74	1,601,032	0	128,800	6,778	1,729,831	6,778	0	63,730	70,508	2034
2036	76	1,665,073	0	122,373	6,440	1,787,445	6,440	0	65,769	72,209	2036
2037	77	1,731,676	0	116,266	6,119	1,847,942	6,119	0	67,874	73,992	2037
	78	1,800,943	0	110,464	5,813	1,911,407	5,813	0	70,046	75,859	2038
2038		1,872,980	0	104,952	5,523	1,977,933	5,523	0	72,287	77,810	2039
2038 2039	79					2.047.615	5,248	0	74,600	79,848	2040
2038 2039 2040	80	1,947,900	0	99,715	5,248						
2038 2039 2040 2041	80 81	1,947,900 2,025,815	0	94,739	4,986	2,120,555	4,986	0	76,988	81,973	2041
2038 2039 2040	80	1,947,900						0	76,988 79,451 81,994	81,973 84,188 86,494	2041 2042 2043

Option C: Start Year for X Years:

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

					YOUR CASE LIS	T SETTINGS	HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Data		
Initial account balance	\$175,000	Income Riders	ADD INCOME		Year Inco	me	Variable	-
Hypothetical return	0.01 %	 Start payout from income rider 	Pick year(s)		2			
			OR		3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Start year for X years		8			
out					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
		 Required minimum distribution (RMD) 			14			
Asset plan allocation	Fixed Interest Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15			
Risk level	Fixed Interest	Beneficial IKA RMD (based on beneficiaries life)			16 17			
·			Reset all years		18			
Account owner	`	Calculated Plan Withdrawals			19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔿	Client2 's age O Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			23			*
Number of months of payout in first ye	ear 12.0							F
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red val	ues WILL NOT rol	I down to follow	ing years wh	nen blank

Step 18: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

					YOUR	CASE LIST SET	TINGS HELF	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income D	ata	
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	-
Hypothetical return	0.01 %	0	Pick year(s)		2 3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Start year for X years		8			
					9 10			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %						
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
		 Beneficial IRA RMD (based on beneficiaries life) 	Remote year to end of plan		16			
Risk level	Fixed Interest				17			
Account owner	~		Reset all years		18			
Account type		Calculated Plan Withdrawals			19 20			
Add an income rider	NQ ~	 Make-up total owners RMD from one account 			21			
and the second sec	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	O Make-up income gap based on target income			23			-
Number of months of payout in first ye				4	24			•
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red va	lues 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 SETT	INGS HELP	SIGN OL
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values			1				
Account name	Checking/Savings	Structured Income Type		•		Income Da	ata	
Initial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME	Y	'ear 1	Income	Variable	^
Hypothetical return	0.01 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR	Ö	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company		O Liquidate account (in so many years)	OR		7			
Other			Start year for X years		8			
		Withdrawals	0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	10000 Mar 1000	Ö	11			
Add money later - deferred account			Pick year(s) to remove	0	12			
Years deferred	0			0	13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			-
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		U .	16			
			Reset all years	0	17 18			
Account owner	~	Calculated Plan Withdrawals	Reoct di Jeuro	0	19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20			
Add an income rider		 Make-up total benef RMD from one account 		0	21 22			
Based on 💿 age 🔿 (Client2 's age O Joint	Make-up income gap based on target income			22			
Select income rider	~	 Make-up income gap based on target income 			24			-
Number of months of payout in first ye	ar 12.0							•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	oothetical returns		Note that entered	ed valu	ies WIL	L NOT roll down to f	ollowing years w	when blank

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

					YOUR CA	ASE LIST SETTI	IGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Dat	а	
Initial account balance	\$175,000	Income Riders	ADD INCOME		Year	Income	Variable	<u>~</u>
the shed of a last		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	UK		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Out of the New York		8			
Guler			Start year for X years		9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 8 %			13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14			
Photo Laboration		 Beneficial IRA RMD (based on beneficiaries life) 			16			
Risk level	Fixed Interest				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	NQ	Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21			
Based on 🔘 age 🔾	Client2 's age O Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			24			-
Number of months of payout in first ye	ear 12.0			4				•
Enter manual payout		Annual Savings						
Desurent Additional Dides Demously	norma Didan	Annual fixed savings						
Request Additional Rider Remove In						10T 11 1		
Orange backgrounds indicate hyp	oothetical returns		Note that enter	ed va	ues WILL N	NOT roll down to fo	lowing years w	hen blank

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

					YOUR	CASE LIST SET	TINGS H	ELP SIGN OUT
Manage Accourt)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type	_			Income [
Initial account balance	\$175,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income	Variab	le 🔺
Hypothetical return	0.01 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company		O Liquidate account (in so many years)	OR		7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified) \checkmark	Withdrawals	10		10 11			
Add money later - deferred account		Annual fixed withdrawal Annual percentage withdrawal	Pick year(s) to remove	Ö	12			
Years deferred	0				13 14			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD)	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~		Reset all years		18			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account			19 20			
Add an income rider	NQ				21			
Based on 💿 age 🔿	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	O Make-up income gap based on target income			23 24			-
Number of months of payout in first ye	ear 12.0				74			>
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to	following yea	irs 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 SETTI	NGS HELP	SIGN OUT
Manage Accour	nt				1		
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings	Structured Income Type			Income Da	ta	
Initial account balance	\$175,000	Income Riders	ADD INCOME	Year	Income	Variable	*
		 Start payout from income rider 					
Hypothetical return	0.01 %		Pick year(s) OR	3			
Bonus	0.0 %	Liquidate or annuitize	UK	4	1		
Optional		Annuitize (for years certain)	Start year for rest of plan	5	•		
Account description		 Liquidate account (in so many years) 	OR		percent	8.0	
Optional account company		C Enquidade decount (in so many years)		8	percent	8.0	
Other			Start year for X years	9	percent	8.0	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	8.0	
	(Annual fixed withdrawal	Pick year(s) to remove	11 12	percent	8.0 8.0	
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	Pick year(a) to terriove	12	percent	8.0	
Years deferred	0			10	percent	8.0	
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15	percent	8.0	
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		16	percent	8.0	
RISK IEVEI	Fixed Interest			17			
Account owner	~		Reset all years	18			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account		20			
Add an income rider	NQ			21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first ye				- 24 4			•
Enter manual payout							
		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entere	d values WILI	L NOT roll down to fo	llowing years w	hen blank

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

					YOUR CA	ASE LIST SETTING	3S HELP	SIGN OU
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings	Structured Income Type				Income Data		
In ial account balance	\$175,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	-
Hypothetical return	0.01 %		Pick year(s)		2			
Bohus	0.0 %	Liquidate or annuitize	OR		4			
O <mark>r</mark> tional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company Other		O Liquidate account (in so many years)	OR Start year for X years		7 8 9	percent percent percent	8.0 8.0 8.0	
Ta: calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11	percent	8.0 8.0	
Acid money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13	percent percent	8.0 8.0	
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15	percent percent	8.0 8.0	
Ri <mark>s</mark> k level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17	percent	8.0	
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	NQ ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🥥 age 🔿 🕻	Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			23			*
Number of months of payout in first ye	ear 12.0			4				•
Enter manual payout	come Rider	Annual Savings O Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red val	lues WILL N	NOT roll down to follo	owing years wh	nen blank

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

					1							Y	YOUR CASE LIST SETTINGS
													PREPARED BY:
													INITIAL PLAN DATE:
CLIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS 1	TOOLS	REVISED PLAN DATE:
0	and the		DI										
Structu	lined I	ncom	e Plar	nning									
Edit Save C	ancel Add	Account Add	d Income A	dd Inc Tax	Add Taget	Edit or Add Se	cenario Disp	lay Options					
Scenario With	drouving man	au fram a aba	oking (opuing	e eccent en	und number of the								
With	iorawing mor	ey from a che	cking/saving	s account anr	iual percenta	le	~						
			2	0	*								
			Acco	ounts	<u></u>				0				
Planning Horizon	20 years ∨	1	IRA	Checkir	ng/Savings			Inco	mes 🔎				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	(8)	Total Income	Year	1	
net return	63	4.00 %	IRA	0.01 %		rotal	Distribution	mayes (0)	(0)	moonie	terret/-	1	
initial amount	1.000	1,000,000		175,000		1,175,000	Subtotal	Manage	Manage				
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor				
w/bonus		1,000,000	Manage	175,000	Manage	1,175,000	incomes	3.20 %	3.20 %				
2024 2025	64 65	1,040,000 1,081,600	0	175,018 175,035	0	1,215,018 1,256,635	0	175,000	0 46,510	175,000 46,510	2024 2025		
2025	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2025		
2027	67	1,169,858	0	175,070	0	1,344,928	o o	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 2033	72 73	1,423,311 1,480,244	0	136,397 125,499	11,859 10,912	1,559,708	11,859 10,912	0	57,983 59,839	69,843 70,751	2032 2033		
2033	74	1,539,454	0	115,471	10,912	1,654,925	10,912	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	ļ	
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	78,908	2039		
2040	80 81	1,947,900 2.025.815	0	76,154	0	2,024,054 2,101,977	0	0	74,600 76,988	74,600 76,988	2040 2041		
		2,025,815	0	76,162 76,169	0	2,101,977 2,183,017		0	76,988	76,988	2041		
2041			0		0	2,267,298	0	0	81,994	81,994	2042		
2041 2042 2043	82 83	2,191,122	0	76,177	0								

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

												YOU	CASE LIST SETTINGS
													PREPARED BY
													INITIAL PLAN DATE
ENT DASHBO	DARD STRU	ICTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS	OOLS	REVISED PLAN DATE
ruot	urad b			ning									
Tucu	ured In												
Save C	Cancel Add A	Account Ad	d Income A	dd Inc Tax 🥖	dd Target	Edit or Add So	enario Disp	olay Options					
enaric With	hdrawing mon	ey from a che	cking/saving	s account ann	ual percenta	ge	~						
	i		2	0	_K								
			Acco	unts									
nning rizon	20 years 🗸		IRA	Checkin	g/Savings			Inco	mes 📈				
Year		Account	Income	Account	Income	Accounts	Planned		SS	Total	Year		
net re urn	63	4.00 %	IRA	0.01 %	restriction of the	Total	Distribution	Wages (8)	(8)	Income	0.000		
tial amount		1,000,000		175,000		1,175,000	Subtotal	Manage	Manage				
bonu %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor				
w/bo us 2024		1,000,000	Manage 0	175,000	Manage	1,175,000	incomes 0	3.20 %	3.20 %	175.000	0004		
2024	64 65	1,040,000 1,081,600	0	175,018 175,035	0	1,215,018 1,256,635	0	175,000	0 46,510	175,000 46,510	2024 2025		
2025	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		
20 <mark>2</mark> 3	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 72	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	69,075	2031 2032		
2032 2033	72	1,423,311 1,480,244	0	136,397 125,499	11,859 10,912	1,559,708 1,605,742	11,859 10,912	0	57,983 59,839	69,843 70,751	2032		
20. 5	73	1,539,454	0	115,471	10,912	1,654,925	10,912	0	61.754	71,794	2033		
20:5	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	72,968	2034		
20: 6	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	74,269	2036		
20: 7	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2037		
20 <mark>1</mark> 8	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 2043	82 83	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	99,083	2,267,298	99,083	175,000	81,994	81,994 1,464,944	2043		
		_			99,083		99,083	175,000	1,190,861	1,404,944			
Orange ba	ackgrounds inc	licate hypoth	etical 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
												PREPARED BY:
												INITIAL PLAN DATE:
LIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS RI	EPORTS T	TOOLS REVISED PLAN DATE:
			D.									
tructi	ured I	ncom	e Plar	nning								
dit Dynamic				0								
apario Jura			ality of a sector of				~					
With	ndrawing mor	ney from a che	cking/saving	s account anr	iual percenta	ge	~					
						i						
			Acco	unts	ד							
nning izon	20 years 🗸		RA	Checkir	ng/Savings			Inco	mes 🔎			
Year		Account	Income	Account	Income	Accounts	Planned		SS	Total	Year]
0.400	63	4.00 %	IRA		mcome	Total	Distribution	Wages (8)	(8)	Income	real	
net return tial amount	63	4.00 %	IKA	0.01 %		1,175,000	Subtotal					
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus		1,000,000		175,000		1,175,000	incomes	3.20 %	3.20 %			
2024	64	1,040,000	0	175,018	0		0	175,000	0	175,000	2024	
2025	65 66	1,081,600	0	175,035	0		0	0	46,510	46,510	2025	
2026 2027	67	1,124,864 1,169,858	0	175,052 175,070	0	1,299,916 1,344,928		0	47,998 49,534	47,998 49,534	2026 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		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 2033	72 73	1,423,311 1,480,244	0	136,397 125,499	11,859 10,912	1,559,708 1,605,742	11,859 10,912	0	57,983 59,839	69,843 70,751	2032 2033	
2033	74	1,400,244	0	115,471	10,912		10,912	0	61.754	71,794	2034	
2035	75	1,601,032	0	106,245	9,238		9,238	0	63,730	72,968	2035	
2036	76	1,665,073	0	97,756	8,500		8,500	0	65,769	74,269	2036	
2037	77	1,731,676	0	89,945	7,820		7,820	0	67,874	75,694	2037	
2038	78	1,800,943	0	82,759 76,146	7,196	1,883,702	7,196	0	70,046	77,241 78,908	2038	
2039	80	1,872,980	0	76,146	6,621	2,024,054	6,621	0	72,287	78,908	2039	
	81	2,025,815	0	76,162	o	2,101,977	o o	0	76,988	76,988	2040	
2041	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	79,451	2042	
2041 2042		2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043	
	83	2,171,122	0		99,083		99,083	175,000	1,190,861	1,464,944		

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
													PREPARED B
CLIENT DASHBOAI	RD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS	OLS	INITIAL PLAN DATI REVISED PLAN DATI
Ctructu	urad la			aning									
Structu													
Edit Save Ca	incel Add A	Account Add	d Income A	dd Inc Tax 🛛 🖡	dd Target	Edit or Add So	cenario Disp	lay Options					
Scenario Withd	awing mon	ev from a che	cking/saving	s account ann	ual percenta	90	~						
Thur	uning mon	cy nom a che	oking/ suving	5 account ann	iour percentu								
			Acco	ounts	×								
Planning 2 Horizon	years 🗸		IRA	Checkin	ıg/Savings			Inco	mes 📈				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	(8)	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %		15-16-01784							
initial amount bonus %		1,000,000 0.00 %		175,000 0.00 %		1,175,000 0	Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus		1,000,000	Manage	175,000	Manage	1,175,000	incomes	3.20 %	3.20 %				
2024 2025	64 65	1,040,000	0	175,018 175,035	0	1,215,018 1,256,635	0	175,000	0 46,510	175,000 46,510	2024 2025		
2025	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2025		
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 2031	70 71	1,315,931	0	161,114 148,241	14,008 12,889	1,477,046	14,008 12,889	0	54,443 56,186	68,452 69,075	2030 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 2038	77 78	1,731,676 1,800,943	0	89,945 82,759	7,820 7,196	1,821,621 1,883,702	7,820 7,196	0	67,874 70,046	75,694 77,241	2037 2038		
2038	78	1,800,943	0	76,146	6,621	1,883,702	6,621	0	70,046	78,908	2038		
2040	80	1,947,900	0	76,146	0,021	2,024,054	0,021	0	74.600	74,600	2039		
2041	81	2,025,815	0	76,162	0	2,101,977	Ő	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		
	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043		
2043			0		99,083		99,083	175,000	1,190,861	1,464,944			

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
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS 1	
Arritor	unadi			nina								
Structi	urea i	ncom	e Plai	ining								
Edit Dynamic	c Mode											
Scenario With	hdrawing mo	ney from a che	cking/saving	s account ann	ual percenta	ge	~					
		_										
			Acco	ounts	×							
Planning	20 years 🗸		IRA	Checkin	g/Savings			Inco	mes 7	Ê		
lorizon				SHECKI	igi ourniya	Assessments	Diseased		SS	Tetal		
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	(8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %								
initial amount		1,000,000		175,000		1,175,000	Subtotal					
bonus %		0.00 %		0.00 %		1 175 000	of account	Infl Factor 3.20 %	Infl Factor			
w/bonus 2024	64	1,000,000	0	175,000	0	1,175,000	incomes 0	3.20 %	3.20 %	175.000	2024	
2024	65	1,040,000	0	175,018	0	1,215,018		1/5,000	46,510	46,510	2024	
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 2035	74 75	1,539,454	0	115,471 106,245	10,040 9,238	1,654,925 1,707,277	10,040 9,238	0	61,754 63,730	71,794 72,968	2034 2035	
2035	75	1,601,032	0	97,756	9,238	1,762,829	9,238	0	65,769	72,968	2035	
2030	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2036	
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	0,011	2,024,054	0,021	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	
2042	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043	
2042	00	10,101,114.14										

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