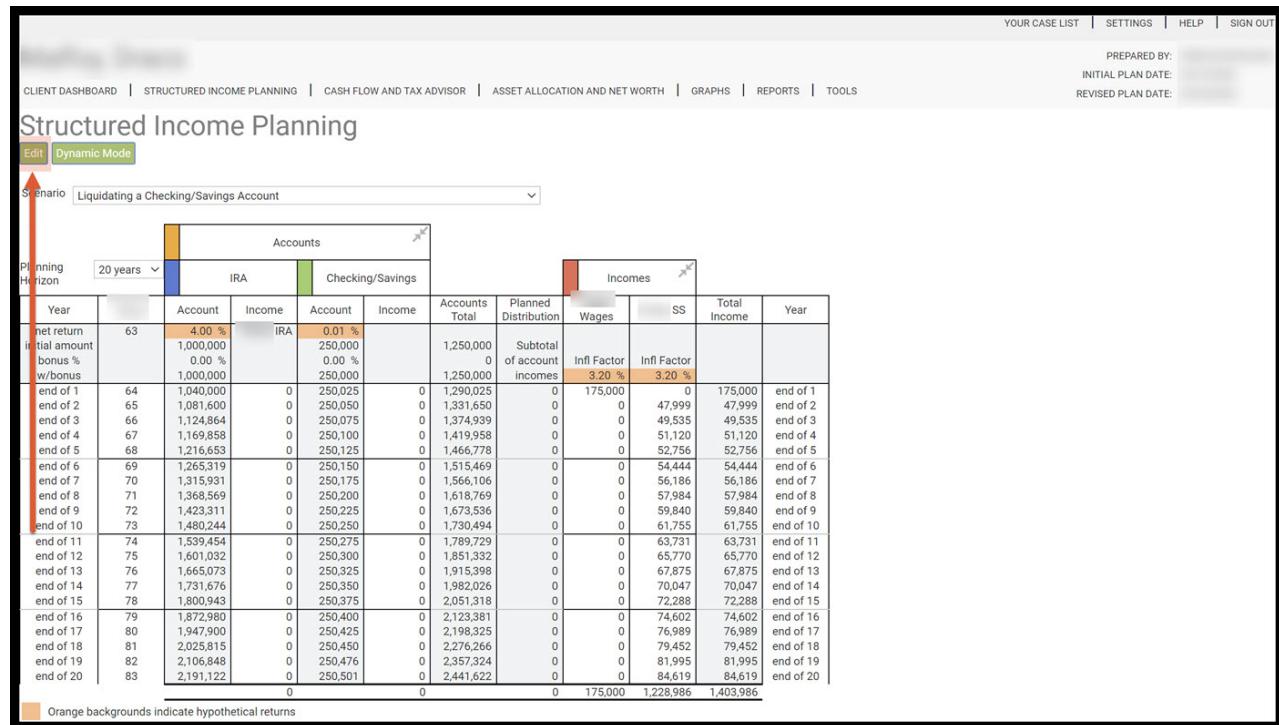


Liquidating a Checking/Savings Account Using the Liquidate Account Function

01/12/2026 10:20 am EST

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

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



The screenshot shows the 'Structured Income Planning' page. At the top, there are tabs for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the tabs, the subheading 'Structured Income Planning' is displayed with 'Edit' and 'Dynamic Mode' buttons. A red arrow points to the 'Edit' button. The main content is a table titled 'Accounts' and 'Incomes'. The 'Accounts' section shows a planning horizon of 20 years, starting at year 63. It includes columns for 'Year', 'Planning Horizon', 'Account', 'Income', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The 'Incomes' section shows 'Infl Factor' for 'Wages' and 'SS' as 3.20%. The 'Incomes' section also includes 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The table has orange backgrounds for certain cells, indicating hypothetical returns. A legend at the bottom left of the table area states: 'Orange backgrounds indicate hypothetical returns.'

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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 Liquidating a Checking/Savings Account

Planning Horizon 20 years

Accounts

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	4.00 %	IRA	0.01 %				Manage	Manage		
initial amount	1,000,000		250,000		1,250,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus	0.00 %		0.00 %				3.20 %	3.20 %		
	1,000,000		250,000		1,250,000					
end of 1	63	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000 end of 1
end of 2	64	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999 end of 2
end of 3	65	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535 end of 3
end of 4	66	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120 end of 4
end of 5	67	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756 end of 5
end of 6	68	1,263,319	0	250,150	0	1,515,469	0	0	54,444	54,444 end of 6
end of 7	69	1,315,931	0	250,175	0	1,566,106	0	0	56,186	56,186 end of 7
end of 8	70	1,368,569	0	250,200	0	1,618,769	0	0	57,984	57,984 end of 8
end of 9	71	1,423,311	0	250,225	0	1,673,536	0	0	59,840	59,840 end of 9
end of 10	72	1,480,244	0	250,250	0	1,730,494	0	0	61,755	61,755 end of 10
end of 11	73	1,539,454	0	250,275	0	1,789,729	0	0	63,731	63,731 end of 11
end of 12	74	1,601,032	0	250,300	0	1,851,332	0	0	65,770	65,770 end of 12
end of 13	75	1,665,073	0	250,325	0	1,915,398	0	0	67,875	67,875 end of 13
end of 14	76	1,731,676	0	250,350	0	1,982,026	0	0	70,047	70,047 end of 14
end of 15	77	1,800,943	0	250,375	0	2,051,318	0	0	72,288	72,288 end of 15
end of 16	78	1,872,980	0	250,400	0	2,123,381	0	0	74,602	74,602 end of 16
end of 17	79	1,947,900	0	250,425	0	2,198,325	0	0	76,989	76,989 end of 17
end of 18	80	2,025,815	0	250,450	0	2,276,266	0	0	79,452	79,452 end of 18
end of 19	81	2,106,848	0	250,476	0	2,357,324	0	0	81,995	81,995 end of 19
end of 20	82	2,191,122	0	250,501	0	2,441,622	0	0	84,619	84,619 end of 20
	83	0	0	0	0	175,000	1,228,986	1,403,986		

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name Checking/Savings

Initial account balance \$250,000

Hypothetical return 0.01 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation Fixed Interest

Risk level Fixed Interest

Account owner

Account type NQ

Add an income rider

Based on age Client 2'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)

ADD INCOME

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

Income Data

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

Withdrawals

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

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

Step 4: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

ADD INCOME

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

Income Data

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

Calculated Plan Withdrawals

Withdrawals

Annual Savings Annual fixed savings

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

Step 5: Pick Years: Click on the green button Pick Years.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

ADD INCOME

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

Income Data

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

Calculated Plan Withdrawals

Withdrawals

Annual Savings Annual fixed savings

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

Step 6: Clicking: After clicking on the Pick Years green button, the term "liquidate" should automatically appear in the income column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

ADD INCOME

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

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 7: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

ADD INCOME

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

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 8: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Accounts

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
63	4.00 %	IRA	0.01 %	1,250,000	Subtotal of account incomes	0	Manage	Manage	197,737	
	1,000,000		250,000				Infl Factor	Infl Factor	70,736	end of 1
	0.00 %		0.00 %				3.20 %	3.20 %	47,999	
	1,000,000	Manage	250,000	Manage	1,250,000				49,535	
end of 1	1,040,000	0	227,288	22,737	1,267,288	22,737	175,000	0	197,737	end of 1
end of 2	1,081,600	0	204,573	22,737	1,286,173	22,737	0	47,999	70,736	end of 2
end of 3	1,124,864	0	181,857	22,737	1,306,721	22,737	0	49,535	72,272	end of 3
end of 4	1,169,858	0	159,138	22,737	1,328,996	22,737	0	51,120	73,857	end of 4
end of 5	1,216,653	0	136,417	22,737	1,353,069	22,737	0	52,756	75,493	end of 5
end of 6	1,265,319	0	113,693	22,737	1,379,012	22,737	0	54,444	77,181	end of 6
end of 7	1,315,931	0	90,967	22,737	1,406,899	22,737	0	56,186	78,923	end of 7
end of 8	1,368,569	0	68,239	22,737	1,436,808	22,737	0	57,984	80,721	end of 8
end of 9	1,423,311	0	45,509	22,737	1,468,820	22,737	0	59,840	82,577	end of 9
end of 10	1,480,244	0	22,776	22,737	1,503,020	22,737	0	61,755	84,492	end of 10
end of 11	1,539,454	0	42	22,737	1,539,495	22,737	0	63,731	86,468	end of 11
end of 12	1,601,032	0	42	0	1,601,073	0	0	65,770	65,770	end of 12
end of 13	1,665,073	0	42	0	1,665,114	0	0	67,875	67,875	end of 13
end of 14	1,731,676	0	42	0	1,731,717	0	0	70,047	70,047	end of 14
end of 15	1,800,943	0	42	0	1,800,984	0	0	72,288	72,288	end of 15
end of 16	1,872,980	0	42	0	1,873,022	0	0	74,602	74,602	end of 16
end of 17	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	end of 17
end of 18	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	end of 18
end of 19	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	end of 19
end of 20	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	end of 20
	0	250,109	0	250,109	175,000	0	1,228,986	1,654,095		

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 9: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client 2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type:

- Start payout from income rider
- Liquidate or annuitize
 - Annuitize (for years certain): 1.0 %
 - Liquidate account (in so many years):

ADD INCOME:

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

Income Data:

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

Calculated Plan Withdrawals:

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

Withdrawals:

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

Annual Savings:

- Annual fixed savings:

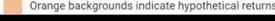
Note that entered values WILL NOT roll down to following years when blank

Orange backgrounds indicate hypothetical returns

Step 10: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
	

Structured Income Type

Income Riders

Start payout from income rider

Start year for rest of plan

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for X years

OR

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 11: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
	

Structured Income Type

Income Riders

Start payout from income rider

Start year for rest of plan

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for X years

OR

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 12: Clicking: After clicking on the Start year for rest of plan green button, the term "liquidate" should automatically appear in the income column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

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

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

Step 13: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

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

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

Step 14: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Accounts

Year	Account	IRA		Checking/Savings		Planned Distribution	Incomes		Total Income	Year
		Income	Account	Income	Accounts Total		Wages	SS		
net return	4.00 %	0.01 %	0.00 %	0.00 %	0	Subtotal of account incomes	Manage	Manage	175,000	
initial amount	1,000,000	250,000	0	1,250,000	0	175,000	Infl Factor	Infl Factor	175,000	
bonus % w/bonus	0.00 %	0.00 %	0.00 %	1,250,000	1,250,000	175,000	3.20 %	3.20 %	175,000	
end of 1	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	1,265,319	0	242,992	7,158	1,508,311	7,158	0	54,444	61,602	end of 6
end of 7	1,315,931	0	235,858	7,158	1,551,790	7,158	0	56,186	63,344	end of 7
end of 8	1,368,569	0	228,724	7,158	1,597,292	7,158	0	57,984	65,142	end of 8
end of 9	1,423,311	0	221,588	7,158	1,644,900	7,158	0	59,840	66,998	end of 9
end of 10	1,480,244	0	214,452	7,158	1,694,696	7,158	0	61,755	68,913	end of 10
end of 11	1,539,454	0	207,316	7,158	1,746,769	7,158	0	63,731	70,889	end of 11
end of 12	1,601,032	0	200,178	7,158	1,801,210	7,158	0	65,770	72,928	end of 12
end of 13	1,665,073	0	193,040	7,158	1,858,113	7,158	0	67,875	75,033	end of 13
end of 14	1,731,676	0	185,902	7,158	1,917,577	7,158	0	70,047	77,205	end of 14
end of 15	1,800,943	0	178,762	7,158	1,979,705	7,158	0	72,288	79,446	end of 15
end of 16	1,872,980	0	171,622	7,158	2,044,602	7,158	0	74,602	81,760	end of 16
end of 17	1,947,900	0	164,481	7,158	2,112,380	7,158	0	76,989	84,147	end of 17
end of 18	2,025,815	0	157,339	7,158	2,183,154	7,158	0	79,452	86,610	end of 18
end of 19	2,106,848	0	150,197	7,158	2,257,045	7,158	0	81,995	89,153	end of 19
end of 20	2,191,122	0	143,054	7,158	2,334,176	7,158	0	84,619	91,777	end of 20
		0	107,372		107,372	175,000	1,228,986	1,511,358		

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 15: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client 2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

ADD INCOME

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

Liquidate or annuitize: Liquidate account (in so many years)

Start year for X years: 0

Withdrawals

Annual fixed withdrawal:

Annual percentage withdrawal: 0.0 %

Required minimum distribution (RMD):

Beneficial IRA RMD (based on beneficiaries life):

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account:

Make-up total benefit RMD from one account:

Make-up income gap based on target income:

Annual Savings

Annual fixed savings:

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

Step 16: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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)

ADD INCOME

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

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 17: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in how many years you would like the monetary amount to be distributed.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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)

ADD INCOME

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

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 18: Start Year of X Years: Click on the green button Start Year for X Years.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years 10 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		liquid
8		liquid
9		liquid
10		liquid
11		liquid
12		liquid
13		liquid
14		liquid
15		liquid
16		liquid
17		
18		
19		
20		
21		
22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 19: Clicking: After clicking on the Start year for X years green button, the term "liquidate" should automatically appear in the income column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

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

Income Data

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 20: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$250,000
Hypothetical return	0.01 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years 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	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12	liquid	
13	liquid	
14	liquid	
15	liquid	
16	liquid	
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

Step 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

Scenario Liquidating a Checking/Savings Account

Planning Horizon 20 years

Accounts		Incomes								
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %	1,250,000	Subtotal of account incomes	Manage	Manage		
initial amount		1,000,000		250,000	0		Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %	1,250,000		3.20 %	3.20 %		
end of 1	64	1,040,000		250,025	0	1,290,025	0	175,000	0	175,000 end of 1
end of 2	65	1,081,600		250,050	0	1,331,650	0	0	47,999	47,999 end of 2
end of 3	66	1,124,864		250,075	0	1,374,939	0	0	49,535	49,535 end of 3
end of 4	67	1,169,858		250,100	0	1,419,958	0	0	51,120	51,120 end of 4
end of 5	68	1,216,653		250,125	0	1,466,778	0	0	52,756	52,756 end of 5
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444 end of 6
end of 7	70	1,315,931	0	250,150	25,025	1,541,082	25,025	0	56,186	81,211 end of 7
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009 end of 8
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,364 end of 9
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779 end of 10
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755 end of 11
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795 end of 12
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899 end of 13
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071 end of 14
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313 end of 15
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626 end of 16
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989 end of 17
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452 end of 18
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995 end of 19
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619 end of 20
				0	250,246	250,246	175,000	1,228,986	1,654,619	

Orange backgrounds indicate hypothetical returns

Step 22: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

		Accounts				Incomes					
Planning Horizon		IRA		Checking/Savings		Accounts Total		Planned Distribution			
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	4.00 %	IRA	0.01 %								
initial amount	1,000,000		250,000		1,250,000	Subtotal of account incomes	Manage	Manage			
bonus % w/bonus	0.00 %		0.00 %		0	Infl Factor	Infl Factor				
	1,000,000		250,000		1,250,000	3.20 %	3.20 %				
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444	
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211	
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009	
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864	
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779	
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755	
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795	
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899	
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071	
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313	
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626	
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	
			0	250,246	250,246	175,000	1,228,986	1,654,232			

Orange backgrounds indicate hypothetical returns

Step 23: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

		Accounts				Incomes					
Planning Horizon		IRA		Checking/Savings		Accounts Total		Planned Distribution			
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	4.00 %	IRA	0.01 %								
initial amount	1,000,000		250,000		1,250,000	Subtotal of account incomes	Manage	Manage			
bonus % w/bonus	0.00 %		0.00 %		0	Infl Factor	Infl Factor				
	1,000,000		250,000		1,250,000	3.20 %	3.20 %				
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444	
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211	
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009	
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864	
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779	
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755	
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795	
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899	
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071	
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313	
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626	
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	
			0	250,246	250,246	175,000	1,228,986	1,654,232			

Orange backgrounds indicate hypothetical returns

Step 24: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario | Liquidating a Checking/Savings Account

Planning Horizon 2 years

Accounts			Incomes							
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		250,000		1,250,000	Subtotal of account incomes	Manage	Manage	
bonus % w/bonus		0.00 %		0.00 %		0	Infl Factor	3.20 %	3.20 %	
		1,000,000		250,000		1,250,000				
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619
		0	250,246	250,246	175,000	1,228,986	1,654,232			

Orange backgrounds indicate hypothetical returns

Step 25: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario | Liquidating a Checking/Savings Account

Planning Horizon 20 years

Accounts			Incomes							
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		250,000		1,250,000	Subtotal of account incomes	Manage	Manage	
bonus % w/bonus		0.00 %		0.00 %		0	Infl Factor	3.20 %	3.20 %	
		1,000,000		250,000		1,250,000				
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619
		0	250,246	250,246	175,000	1,228,986	1,654,232			

Orange backgrounds indicate hypothetical returns

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