

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.

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

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 To get Edit or Add Scenario Display Options

Scenario Liquidating a Checking/Savings Account

Planning Horizon20 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 Infi Factor	Manage Infi Factor		
bonus % w/bonus		0.00 % 1,000,000		0.00 % 250,000		0 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 1
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	47,999	47,999	47,999	end of 2
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	49,535	49,535	49,535	end of 3
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	51,120	51,120	51,120	end of 4
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	52,756	52,756	52,756	end of 5
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	54,444	54,444	54,444	end of 6
end of 7	70	1,315,931	0	250,175	0	1,566,106	0	56,186	56,186	56,186	end of 7
end of 8	71	1,368,569	0	250,200	0	1,618,769	0	57,984	57,984	57,984	end of 8
end of 9	72	1,423,311	0	250,225	0	1,673,536	0	59,840	59,840	59,840	end of 9
end of 10	73	1,480,244	0	250,250	0	1,730,494	0	61,755	61,755	61,755	end of 10
end of 11	74	1,539,454	0	250,275	0	1,789,729	0	63,731	63,731	63,731	end of 11
end of 12	75	1,601,032	0	250,300	0	1,851,332	0	65,770	65,770	65,770	end of 12
end of 13	76	1,665,073	0	250,325	0	1,915,398	0	67,875	67,875	67,875	end of 13
end of 14	77	1,731,676	0	250,350	0	1,982,026	0	70,047	70,047	70,047	end of 14
end of 15	78	1,800,943	0	250,375	0	2,051,318	0	72,288	72,288	72,288	end of 15
end of 16	79	1,872,980	0	250,400	0	2,123,381	0	74,602	74,602	74,602	end of 16
end of 17	80	1,947,900	0	250,425	0	2,198,325	0	76,989	76,989	76,989	end of 17
end of 18	81	2,025,815	0	250,450	0	2,276,266	0	79,452	79,452	79,452	end of 18
end of 19	82	2,106,848	0	250,476	0	2,357,324	0	81,995	81,995	81,995	end of 19
end of 20	83	2,191,122	0	250,501	0	2,441,622	0	84,619	84,619	84,619	end of 20
		0	0	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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider:

Based on: [REDACTED] age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal [REDACTED]

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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Orange backgrounds indicate hypothetical returns

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

Step 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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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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.

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 Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	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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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.

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 Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	liquid	
2	liquid	
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12		
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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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	IRA	Checking/Savings	IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,250,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		250,000	0					
bonus %		0.00 %		0.00 %						
w/bonus		1,000,000		250,000	1,250,000					
end of 1	64	1,040,000	0	227,288	1,267,288	22,737	175,000	0	197,737	end of 1
end of 2	65	1,081,600	0	204,573	1,286,173	22,737	0	47,999	70,736	end of 2
end of 3	66	1,124,864	0	181,857	1,306,721	22,737	0	49,535	72,272	end of 3
end of 4	67	1,169,858	0	159,138	1,328,996	22,737	0	51,120	73,857	end of 4
end of 5	68	1,216,653	0	136,417	1,353,069	22,737	0	52,756	75,493	end of 5
end of 6	69	1,265,319	0	113,693	1,379,012	22,737	0	54,444	77,181	end of 6
end of 7	70	1,315,931	0	90,967	1,406,899	22,737	0	56,186	78,923	end of 7
end of 8	71	1,368,569	0	68,239	1,436,808	22,737	0	57,984	80,721	end of 8
end of 9	72	1,423,311	0	45,509	1,468,820	22,737	0	59,840	82,577	end of 9
end of 10	73	1,480,244	0	22,776	1,503,020	22,737	0	61,755	84,492	end of 10
end of 11	74	1,539,454	0	42	1,539,495	22,737	0	63,731	86,468	end of 11
end of 12	75	1,601,032	0	42	1,601,073	0	0	65,770	65,770	end of 12
end of 13	76	1,665,073	0	42	1,665,114	0	0	67,875	67,875	end of 13
end of 14	77	1,731,676	0	42	1,731,717	0	0	70,047	70,047	end of 14
end of 15	78	1,800,943	0	42	1,800,984	0	0	72,288	72,288	end of 15
end of 16	79	1,872,980	0	42	1,873,022	0	0	74,602	74,602	end of 16
end of 17	80	1,947,900	0	42	1,947,941	0	0	76,989	76,989	end of 17
end of 18	81	2,025,815	0	42	2,025,857	0	0	79,452	79,452	end of 18
end of 19	82	2,106,848	0	42	2,106,890	0	0	81,995	81,995	end of 19
end of 20	83	2,191,122	0	42	2,191,163	0	0	84,619	84,619	end of 20
					250,109	250,109	175,000	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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on: [REDACTED] age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal [REDACTED]

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings [REDACTED]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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10		
11		
12		
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23		
24		
25		

Orange backgrounds indicate hypothetical returns

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

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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 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.

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 Sel

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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.

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 Sel

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

		Accounts		Incomes		Accounts		Incomes		Total Income		Year
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS			Year
net return	63	4.00 %		0.01 %		1,250,000						
initial amount		1,000,000		250,000		1,250,000						
bonus %		0.00 %		0.00 %		0						
w/bonus		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 1	
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	end of 2	
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	end of 3	
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	end of 4	
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	end of 5	
end of 6	69	1,265,319	0	242,992	7,158	1,508,311	7,158	0	54,444	61,602	end of 6	
end of 7	70	1,315,931	0	235,858	7,158	1,551,790	7,158	0	56,186	63,344	end of 7	
end of 8	71	1,368,569	0	228,724	7,158	1,597,292	7,158	0	57,984	65,142	end of 8	
end of 9	72	1,423,311	0	221,588	7,158	1,644,900	7,158	0	59,840	66,996	end of 9	
end of 10	73	1,480,244	0	214,452	7,158	1,694,696	7,158	0	61,755	68,913	end of 10	
end of 11	74	1,539,454	0	207,316	7,158	1,746,769	7,158	0	63,731	70,889	end of 11	
end of 12	75	1,601,032	0	200,178	7,158	1,801,210	7,158	0	65,770	72,928	end of 12	
end of 13	76	1,665,073	0	193,040	7,158	1,858,113	7,158	0	67,875	75,033	end of 13	
end of 14	77	1,731,676	0	185,902	7,158	1,917,577	7,158	0	70,047	77,205	end of 14	
end of 15	78	1,800,943	0	178,762	7,158	1,979,705	7,158	0	72,288	79,446	end of 15	
end of 16	79	1,872,980	0	171,622	7,158	2,044,602	7,158	0	74,602	81,760	end of 16	
end of 17	80	1,947,900	0	164,481	7,158	2,112,380	7,158	0	76,989	84,147	end of 17	
end of 18	81	2,025,815	0	157,339	7,158	2,183,154	7,158	0	79,452	86,610	end of 18	
end of 19	82	2,106,848	0	150,197	7,158	2,257,045	7,158	0	81,995	89,153	end of 19	
end of 20	83	2,191,122	0	143,054	7,158	2,334,176	7,158	0	84,619	91,777	end of 20	
						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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on: [REDACTED] age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal [REDACTED]

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings [REDACTED]

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		

Orange backgrounds indicate hypothetical returns

Note that 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.

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** **Set**

Risk level: **Fixed Interest**

Account owner: **[Redacted]**

Account type: **NQ**

Add an income rider

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider: **[Redacted]**

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

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0 %**

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal **[Redacted]**

☐ Annual percentage withdrawal **0.0 %**

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings **[Redacted]**

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		

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 fox X Years, type in how many years you would like the monetary amount to be distributed.

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** **Set**

Risk level: **Fixed Interest**

Account owner: **[Redacted]**

Account type: **NQ**

Add an income rider

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider: **[Redacted]**

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

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0 %**

☒ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal **[Redacted]**

☐ Annual percentage withdrawal **0.0 %**

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings **[Redacted]**

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		

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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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

Orange backgrounds indicate hypothetical returns

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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
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		

Orange backgrounds indicate hypothetical returns

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.

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 ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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		

Orange backgrounds indicate hypothetical returns

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

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

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

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

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

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

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

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

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

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 2 years

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

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