

# Creating an IRA Account in the Structured Income Plan from the Structured Income Planning Page

10/04/2024 8:49 am EDT

From the Structured Income Planning page, you have the capacity to add many different forms of accounts to the structured income plan. Below is a step-by-step guide for creating an IRA account from the structured income planning page.

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

The screenshot shows the 'Structured Income Planning' page with a navigation bar at the top. Below the page title, there is a green 'Edit' button and a 'Dynamic Mode' toggle. A dropdown menu for 'Scenario' is set to 'Creating an IRA Account from the SIP Page'. The main content is a table with columns for Year, Account, Income, Accounts Total, Planned Distribution, Subtotal of account incomes, Wages, Inflation Factor, SS, Total Income, and Year. The table shows data for years 50 through 70. Orange backgrounds highlight certain cells, indicating hypothetical returns. A red arrow points to the 'Edit' button.

Year	Account	Income	Accounts Total	Planned Distribution	Subtotal of account incomes	Wages	Infl Factor	SS	Total Income	Year
net return	50	0.01 %	29,000	29,000	29,000					
Initial amount		0.00 %	29,000	0	29,000					
bonus % w/bonus		29,000	29,000	0	29,000	2.20 %	3.20 %			
end of 1	51	29,003	0	29,003	0	80,000	0	80,000	80,000	end of 1
end of 2	52	29,006	0	29,006	0	81,760	0	81,760	81,760	end of 2
end of 3	53	29,009	0	29,009	0	83,559	0	83,559	83,559	end of 3
end of 4	54	29,012	0	29,012	0	85,397	0	85,397	85,397	end of 4
end of 5	55	29,015	0	29,015	0	87,276	0	87,276	87,276	end of 5
end of 6	56	29,017	0	29,017	0	89,196	0	89,196	89,196	end of 6
end of 7	57	29,020	0	29,020	0	91,158	0	91,158	91,158	end of 7
end of 8	58	29,023	0	29,023	0	93,164	0	93,164	93,164	end of 8
end of 9	59	29,026	0	29,026	0	95,213	0	95,213	95,213	end of 9
end of 10	60	29,029	0	29,029	0	97,308	0	97,308	97,308	end of 10
end of 11	61	29,032	0	29,032	0	99,449	0	99,449	99,449	end of 11
end of 12	62	29,035	0	29,035	0	101,636	0	101,636	101,636	end of 12
end of 13	63	29,038	0	29,038	0	103,872	0	103,872	103,872	end of 13
end of 14	64	29,041	0	29,041	0	106,158	0	106,158	106,158	end of 14
end of 15	65	29,044	0	29,044	0	0	32,661	32,661	32,661	end of 15
end of 16	66	29,046	0	29,046	0	0	33,706	33,706	33,706	end of 16
end of 17	67	29,049	0	29,049	0	0	34,785	34,785	34,785	end of 17
end of 18	68	29,052	0	29,052	0	0	35,898	35,898	35,898	end of 18
end of 19	69	29,055	0	29,055	0	0	37,047	37,047	37,047	end of 19
end of 20	70	29,058	0	29,058	0	0	38,232	38,232	38,232	end of 20
			0	0	0	1,295,145	212,328	1,507,474		

Orange backgrounds indicate hypothetical returns

Step 2: Add Account: Click on the green add account 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:

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income			Wages	SS			
net return	50	0.01 %	29,000						
initial amount		0.00 %	0	29,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %		
w/bonus			29,000	29,000					
end of 1	51	29,003	0	29,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	29,006	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	29,009	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	29,012	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	29,015	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	29,017	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	29,020	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	29,023	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	29,026	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	29,029	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	29,032	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	29,035	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	29,038	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	29,041	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	29,044	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	29,046	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	29,049	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	29,052	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	29,055	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	29,058	0	0	38,232	38,232	end of 20
			0	0	0	1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

Step 3: Account Name: Filter in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:

Initial account balance:

Hypothetical return:  %

Bonus:  %

Optional

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:  [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

Based on:  age  Client's age  Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

[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
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4		
<input type="checkbox"/> 5		
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

Request Additional Rider [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

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

Step 4: Initial Account Balance: Filter in the monetary amount into the Initial account balance text box. Putting in a comma is optional, SIPS recognizes both formats.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance:

Hypothetical return:  %

Bonus:  %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

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:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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4		
5		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 5: Hypothetical Return: Enter in the numeric hypothetical return. If there is not hypothetical return this box can be left at the default amount of zero.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance:

Hypothetical return:  %

Bonus:  %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

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:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 6: Bonus: If the account has a bonus percentage on it, enter the numeric amount in the text box next to Bonus. If there is no bonus this text box can be left blank.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6%

Bonus: 0.0%

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: n/a

Account owner: [ ]

Account type: NQ

Add an income rider

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

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [ ]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank

Step 7: Tax Calculation Option: Click on the down carrot arrow in the text box. Select which tax option correlates with the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6%

Bonus: 0.0%

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: n/a

Account owner: [ ]

Account type: NQ

Add an income rider

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

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [ ]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
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Note that entered values WILL NOT roll down to following years when blank

Step 8: Asset Plan Allocation: Click on the green Sel button and select which asset location correlates with the account. Once you pick the asset location the text box underneath in the risk level will automatically change to correlate to the asset plan allocation.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner:

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 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

OR  OR

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

Step 9: Account Owner: Click on the down carrot arrow and select which owner.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner:

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 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

OR  OR

Year	Income	Variable
1		
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Note that entered values WILL NOT roll down to following years when blank

Step 10: Account Type: Click on the dropdown carrot arrow and select what type of account you are filtering in.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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		
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Orange backgrounds indicate hypothetical returns

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

Step 11: Add an Income Rider, Based On: Click on which radio button this account correlates with.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
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Orange backgrounds indicate hypothetical returns

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

Step 12: Save: Click on the green Save button 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: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Do not Tax (Roth)

Account money later - deferred account:  Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders:  Start payout from income rider

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

Withdrawals:  Annual fixed withdrawal  Annual percentage withdrawal 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 13: Manage: To make any editing changes to the account, click on the green manage button located in the income column of the account. This will take you back to the manage account page.

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: Creating an IRA Account from the SIP Page

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
	Account	Income	IRA	IRA						
net return	50	0.01%	6.00%	IRA	1,029,000	0	0	0	0	
initial amount		29,000	1,000,000	1,029,000	1,029,000	0	0	0	80,000	end of 1
bonus %		0.00%	0.00%	0	0	0	0	0	81,760	end of 2
w/bonus		29,000	1,000,000	1,029,000	1,029,000	0	0	0	83,559	end of 3
end of 1	51	29,003	0	1,060,000	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,656	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	3,236,190	0	0	38,232	38,232	end of 20
							1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.01 %		6.00 %	IRA					
initial amount		29,000		1,000,000		1,029,000				
bonus %		0.00 %		0.00 %		0				
w/bonus		29,000		1,000,000		1,029,000				
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232
			0		0		0	1,295,145	212,328	1,507,474

Orange backgrounds indicate hypothetical returns

Step 15: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.01 %		6.00 %	IRA					
initial amount		29,000		1,000,000		1,029,000				
bonus %		0.00 %		0.00 %		0				
w/bonus		29,000		1,000,000		1,029,000				
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232
			0		0		0	1,295,145	212,328	1,507,474

Orange backgrounds indicate hypothetical returns

Step 16: 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:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	50	0.01 %		6.00 %	IRA	1,029,000	Subtotal of account incomes	Manage	Manage		
initial amount		29,000		1,000,000	IRA	1,029,000					
bonus %		0.00 %		0.00 %		0					
w/bonus		29,000		1,000,000		1,029,000		2.20 %	3.20 %		
end of 1	51	29,003	0	1,060,000	IRA	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	IRA	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	IRA	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	IRA	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	IRA	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	IRA	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	IRA	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	IRA	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	IRA	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	IRA	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	IRA	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	IRA	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	IRA	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	IRA	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,556	IRA	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	IRA	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	IRA	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	IRA	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	IRA	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	IRA	3,236,190	0	0	38,232	38,232	end of 20
			0			0		1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

Step 17: 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:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	50	0.01 %		6.00 %	IRA	1,029,000	Subtotal of account incomes	Manage	Manage		
initial amount		29,000		1,000,000	IRA	1,029,000					
bonus %		0.00 %		0.00 %		0					
w/bonus		29,000		1,000,000		1,029,000		2.20 %	3.20 %		
end of 1	51	29,003	0	1,060,000	IRA	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	IRA	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	IRA	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	IRA	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	IRA	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	IRA	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	IRA	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	IRA	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	IRA	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	IRA	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	IRA	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	IRA	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	IRA	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	IRA	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,556	IRA	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	IRA	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	IRA	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	IRA	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	IRA	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	IRA	3,236,190	0	0	38,232	38,232	end of 20
			0			0		1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

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