

# Adding Deposits into an Existing IRA Account in the Structured Income Plan Using the Annual Fixed Withdrawal Function

10/16/2024 4:55 pm EDT

There are different ways to show deposits into an IRA account. Below is the step-by-step guideline for adding a deposit into an IRA account using the annual fixed withdrawal 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: [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: Adding Deposits IRA Annual Fixed Withdrawal

Planning Horizon: 20 years

Year	Accounts		IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	60	0.01 %	6.00 %		560,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %		
initial amount	60,000		500,000		560,000					
bonus % w/bonus	0.00 %		0.00 %		0					
	60,000		500,000		560,000					
end of 1	61	60,006	0	530,000	590,006	0	80,000	0	80,000	end of 1
end of 2	62	60,012	0	561,800	621,812	0	81,760	0	81,760	end of 2
end of 3	63	60,018	0	595,508	655,526	0	83,559	0	83,559	end of 3
end of 4	64	60,024	0	631,238	691,262	0	85,397	0	85,397	end of 4
end of 5	65	60,030	0	669,113	729,143	0		32,661	32,661	end of 5
end of 6	66	60,036	0	709,259	769,295	0	0	33,706	33,706	end of 6
end of 7	67	60,042	0	751,815	811,857	0	0	34,785	34,785	end of 7
end of 8	68	60,048	0	796,924	856,972	0	0	35,898	35,898	end of 8
end of 9	69	60,054	0	844,739	904,793	0	0	37,047	37,047	end of 9
end of 10	70	60,060	0	895,423	955,484	0	0	38,232	38,232	end of 10
end of 11	71	60,066	0	949,149	1,009,215	0	0	39,455	39,455	end of 11
end of 12	72	60,072	0	1,006,098	1,066,170	0	0	40,718	40,718	end of 12
end of 13	73	60,078	0	1,066,464	1,126,542	0	0	42,021	42,021	end of 13
end of 14	74	60,084	0	1,130,451	1,190,535	0	0	43,366	43,366	end of 14
end of 15	75	60,090	0	1,198,278	1,258,368	0	0	44,753	44,753	end of 15
end of 16	76	60,096	0	1,270,175	1,330,271	0	0	46,186	46,186	end of 16
end of 17	77	60,102	0	1,346,385	1,406,487	0	0	47,663	47,663	end of 17
end of 18	78	60,108	0	1,427,168	1,487,276	0	0	49,189	49,189	end of 18
end of 19	79	60,114	0	1,512,798	1,572,912	0	0	50,763	50,763	end of 19
end of 20	80	60,120	0	1,603,566	1,663,686	0	0	52,387	52,387	end of 20
					0			330,716	668,830	999,545

Orange backgrounds indicate hypothetical returns

Step 2: Manage: Click on the green manage button within the column for the IRA account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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## Structured Income Planning

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

Scenario: Adding Deposits IRA Annual Fixed Withdrawal

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	0.01 %		6.00 %		560,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %		
initial amount	60,000		500,000		560,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	60,000	Manage	500,000	Manage	560,000					
end of 1	60,006	0	530,000	0	590,006	0	80,000	0	80,000	end of 1
end of 2	60,012	0	561,800	0	621,812	0	81,760	0	81,760	end of 2
end of 3	60,018	0	595,508	0	655,526	0	83,559	0	83,559	end of 3
end of 4	60,024	0	631,238	0	691,262	0	85,397	0	85,397	end of 4
end of 5	60,030	0	669,113	0	729,143	0	0	32,651	32,651	end of 5
end of 6	60,036	0	709,259	0	769,295	0	0	33,706	33,706	end of 6
end of 7	60,042	0	751,815	0	811,857	0	0	34,785	34,785	end of 7
end of 8	60,048	0	796,924	0	856,972	0	0	35,898	35,898	end of 8
end of 9	60,054	0	844,739	0	904,793	0	0	37,047	37,047	end of 9
end of 10	60,060	0	895,423	0	955,484	0	0	38,232	38,232	end of 10
end of 11	60,066	0	949,149	0	1,009,215	0	0	39,455	39,455	end of 11
end of 12	60,072	0	1,006,098	0	1,066,170	0	0	40,718	40,718	end of 12
end of 13	60,078	0	1,066,464	0	1,126,542	0	0	42,021	42,021	end of 13
end of 14	60,084	0	1,130,451	0	1,190,535	0	0	43,366	43,366	end of 14
end of 15	60,090	0	1,198,278	0	1,258,368	0	0	44,753	44,753	end of 15
end of 16	60,096	0	1,270,175	0	1,330,271	0	0	46,186	46,186	end of 16
end of 17	60,102	0	1,346,385	0	1,406,487	0	0	47,663	47,663	end of 17
end of 18	60,108	0	1,427,168	0	1,487,276	0	0	49,189	49,189	end of 18
end of 19	60,114	0	1,512,798	0	1,572,912	0	0	50,763	50,763	end of 19
end of 20	60,120	0	1,603,566	0	1,663,686	0	0	52,387	52,387	end of 20
								330,716	668,830	999,545

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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: IRA

Add an income rider

Based on:  age  Client's age  Joint

Select income rider: \_\_\_\_\_

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
1		
2		
3		
4		
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74		

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: Annual Fixed Withdrawal Text Box: Type in the monetary amount. For a deposit the number will start with a negative symbol (-).

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: \$500,000

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 [radio] age; Client2's age; 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 -7,000;  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 [input]

ADD INCOME: Pick year(s); OR; Start year for rest of plan; OR; Start year for X years; [input: 0]; Pick year(s) to remove; Remove year to end of plan; Reset all years

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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 [radio] age; Client2's age; 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 -7,000;  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 [input]

ADD INCOME: Pick year(s); OR; Start year for rest of plan; OR; Start year for X years; [input: 0]; Pick year(s) to remove; Remove year to end of plan; Reset all years

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

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

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: \$500,000

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: [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]

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 -7,000  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 [input]

ADD INCOME

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

Income Data		
Year	Income	Variable
1		
2		
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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 7: Clicking: After clicking on the Pick Years green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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: [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]

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 [input]  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 [input]

ADD INCOME

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

Income Data		
Year	Income	Variable
1	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13		
14		
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23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 8: 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: IRA

Initial account balance: \$500,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional account description, company, other

Tax calculation option: Do not Tax (Roth)

Account type: IRA

Risk level: Aggressive

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

Year	Income	Variable
1	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13	fixed	-7,000
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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 9: 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: Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	60	0.01%		6.00%						
initial amount		60,000		500,000	560,000					
bonus % w/bonus		0.00%		0.00%	0					
		60,000	Manage	500,000	560,000	Subtotal of account incomes	Manage Infl Factor 2.20%	Manage Infl Factor 3.20%		
end of 1	61	60,006	0	537,000	597,006	(7,000)	80,000	0	73,000	end of 1
end of 2	62	60,012	0	576,220	636,232	(7,000)	81,760	0	74,760	end of 2
end of 3	63	60,018	0	617,793	677,811	(7,000)	83,559	0	76,559	end of 3
end of 4	64	60,024	0	661,861	721,885	(7,000)	85,397	0	78,397	end of 4
end of 5	65	60,030	0	708,572	768,602	(7,000)	0	32,661	25,661	end of 5
end of 6	66	60,036	0	758,087	818,123	(7,000)	0	33,706	26,706	end of 6
end of 7	67	60,042	0	810,572	870,614	(7,000)	0	34,785	27,785	end of 7
end of 8	68	60,048	0	866,206	926,254	(7,000)	0	35,898	28,898	end of 8
end of 9	69	60,054	0	925,178	985,232	(7,000)	0	37,047	30,047	end of 9
end of 10	70	60,060	0	987,689	1,047,749	(7,000)	0	38,232	31,232	end of 10
end of 11	71	60,066	0	1,053,950	1,114,016	(7,000)	0	39,455	32,455	end of 11
end of 12	72	60,072	0	1,124,187	1,184,259	(7,000)	0	40,718	33,718	end of 12
end of 13	73	60,078	0	1,191,638	1,251,716	0	0	42,021	42,021	end of 13
end of 14	74	60,084	0	1,263,137	1,323,221	0	0	43,366	43,366	end of 14
end of 15	75	60,090	0	1,338,925	1,399,015	0	0	44,753	44,753	end of 15
end of 16	76	60,096	0	1,419,260	1,479,356	0	0	46,186	46,186	end of 16
end of 17	77	60,102	0	1,504,416	1,564,518	0	0	47,663	47,663	end of 17
end of 18	78	60,108	0	1,594,681	1,654,789	0	0	49,189	49,189	end of 18
end of 19	79	60,114	0	1,690,361	1,750,476	0	0	50,763	50,763	end of 19
end of 20	80	60,120	0	1,791,783	1,851,903	0	0	52,387	52,387	end of 20
						(84,000)		330,716	668,830	915,545

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

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



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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 [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:

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 [text: 0] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
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10		
11		
12		
13		
14		
15		
16		
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23		
24		

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

Step 11: Annual Fixed Withdrawal Text Box: Type in the monetary amount. For a deposit the number will start with a negative symbol (-).

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: \$500,000

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 [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:

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 [text: 0] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
3		
4		
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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: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: IRA

Initial account balance: \$500,000

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: [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

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 -7,000

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: IRA

Initial account balance: \$500,000

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: [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

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 -7,000

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	fixed	-7,000
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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: IRA

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	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13	fixed	-7,000
14	fixed	-7,000
15	fixed	-7,000
16	fixed	-7,000
17	fixed	-7,000
18	fixed	-7,000
19	fixed	-7,000
20	fixed	-7,000
21	fixed	-7,000
22	fixed	-7,000
23	fixed	-7,000
24	fixed	-7,000

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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: IRA

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	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13	fixed	-7,000
14	fixed	-7,000
15	fixed	-7,000
16	fixed	-7,000
17	fixed	-7,000
18	fixed	-7,000
19	fixed	-7,000
20	fixed	-7,000
21	fixed	-7,000
22	fixed	-7,000
23	fixed	-7,000
24	fixed	-7,000

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

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





YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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 [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 -7,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
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23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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 [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 -7,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
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24		

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

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

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: \$500,000

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

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 -7,000  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) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
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22		
23		
24		

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

Step 21: Start Year of X Year: Click on the green Start Year of X 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: IRA

Initial account balance: \$500,000

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

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 -7,000  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 (12) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

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

Step 22: Clicking: After clicking on the Start Year for X Years button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$500,000

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

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	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13		
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24		

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

Step 24: 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: IRA

Initial account balance: \$500,000

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

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	fixed	-7,000
2	fixed	-7,000
3	fixed	-7,000
4	fixed	-7,000
5	fixed	-7,000
6	fixed	-7,000
7	fixed	-7,000
8	fixed	-7,000
9	fixed	-7,000
10	fixed	-7,000
11	fixed	-7,000
12	fixed	-7,000
13		
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Note that entered values WILL NOT roll down to following years when blank.

Step 25: 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: Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	60	0.01 %	6.00 %	IRA	560,000						
initial amount	60,000		500,000	IRA	560,000						
bonus %	0.00 %		0.00 %		0						
w/bonus	60,000	Manage	500,000	Manage	560,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %			
end of 1	61	60,006	0	537,000	(7,000)	597,006	(7,000)	80,000	0	73,000	
end of 2	62	60,012	0	576,220	(7,000)	636,232	(7,000)	81,760	0	74,760	
end of 3	63	60,018	0	617,793	(7,000)	677,811	(7,000)	83,559	0	76,559	
end of 4	64	60,024	0	661,861	(7,000)	721,885	(7,000)	85,397	0	78,397	
end of 5	65	60,030	0	708,572	(7,000)	768,602	(7,000)	0	32,661	25,661	
end of 6	66	60,036	0	758,087	(7,000)	818,123	(7,000)	0	33,706	26,706	
end of 7	67	60,042	0	810,572	(7,000)	870,614	(7,000)	0	34,785	27,785	
end of 8	68	60,048	0	866,206	(7,000)	926,254	(7,000)	0	35,898	28,898	
end of 9	69	60,054	0	925,178	(7,000)	985,232	(7,000)	0	37,047	30,047	
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	(7,000)	0	38,232	31,232	
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	(7,000)	0	39,455	32,455	
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	(7,000)	0	40,718	33,718	
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	0	42,021	42,021	
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	0	43,366	43,366	
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	0	44,753	44,753	
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	0	46,186	46,186	
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	0	47,663	47,663	
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	0	49,189	49,189	
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	0	50,763	50,763	
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	0	52,387	52,387	
						(84,000)		(84,000)	330,716	668,830	915,545

Orange backgrounds indicate hypothetical returns

Step 26: 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: Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	60	0.01 %	6.00 %	IRA	560,000						
initial amount	60,000		500,000	IRA	560,000						
bonus %	0.00 %		0.00 %		0						
w/bonus	60,000	Manage	500,000	Manage	560,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %			
end of 1	61	60,006	0	537,000	(7,000)	597,006	(7,000)	80,000	0	73,000	
end of 2	62	60,012	0	576,220	(7,000)	636,232	(7,000)	81,760	0	74,760	
end of 3	63	60,018	0	617,793	(7,000)	677,811	(7,000)	83,559	0	76,559	
end of 4	64	60,024	0	661,861	(7,000)	721,885	(7,000)	85,397	0	78,397	
end of 5	65	60,030	0	708,572	(7,000)	768,602	(7,000)	0	32,661	25,661	
end of 6	66	60,036	0	758,087	(7,000)	818,123	(7,000)	0	33,706	26,706	
end of 7	67	60,042	0	810,572	(7,000)	870,614	(7,000)	0	34,785	27,785	
end of 8	68	60,048	0	866,206	(7,000)	926,254	(7,000)	0	35,898	28,898	
end of 9	69	60,054	0	925,178	(7,000)	985,232	(7,000)	0	37,047	30,047	
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	(7,000)	0	38,232	31,232	
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	(7,000)	0	39,455	32,455	
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	(7,000)	0	40,718	33,718	
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	0	42,021	42,021	
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	0	43,366	43,366	
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	0	44,753	44,753	
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	0	46,186	46,186	
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	0	47,663	47,663	
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	0	49,189	49,189	
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	0	50,763	50,763	
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	0	52,387	52,387	
						(84,000)		(84,000)	330,716	668,830	915,545

Orange backgrounds indicate hypothetical returns

Step 27: 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: Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Year	Savings		IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	60	0.01 %		6.00 %						
initial amount	60,000		500,000		560,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	60,000		500,000		560,000					
end of 1	61	60,006	0	537,000	(7,000)	597,006	80,000	0	73,000	end of 1
end of 2	62	60,012	0	576,220	(7,000)	636,232	81,760	0	74,760	end of 2
end of 3	63	60,018	0	617,793	(7,000)	677,811	83,559	0	76,559	end of 3
end of 4	64	60,024	0	661,861	(7,000)	721,885	85,397	0	78,397	end of 4
end of 5	65	60,030	0	708,572	(7,000)	768,602	0	32,661	25,661	end of 5
end of 6	66	60,036	0	758,087	(7,000)	818,123	0	33,706	26,706	end of 6
end of 7	67	60,042	0	810,572	(7,000)	870,614	0	34,785	27,785	end of 7
end of 8	68	60,048	0	866,206	(7,000)	926,254	0	35,898	28,898	end of 8
end of 9	69	60,054	0	925,178	(7,000)	985,232	0	37,047	30,047	end of 9
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	0	38,232	31,232	end of 10
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	0	39,455	32,455	end of 11
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	0	40,718	33,718	end of 12
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	42,021	42,021	end of 13
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	43,366	43,366	end of 14
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	44,753	44,753	end of 15
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	46,186	46,186	end of 16
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	47,663	47,663	end of 17
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	49,189	49,189	end of 18
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	50,763	50,763	end of 19
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	52,387	52,387	end of 20
					0	(84,000)	(84,000)	330,716	668,830	915,545

Orange backgrounds indicate hypothetical returns

Step 28: 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: Add Deposits IRA Annual Fixed Withdraw

Planning Horizon: 2 years

Year	Savings		IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	60	0.01 %		6.00 %						
initial amount	60,000		500,000		560,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	60,000		500,000		560,000					
end of 1	61	60,006	0	537,000	(7,000)	597,006	80,000	0	73,000	end of 1
end of 2	62	60,012	0	576,220	(7,000)	636,232	81,760	0	74,760	end of 2
end of 3	63	60,018	0	617,793	(7,000)	677,811	83,559	0	76,559	end of 3
end of 4	64	60,024	0	661,861	(7,000)	721,885	85,397	0	78,397	end of 4
end of 5	65	60,030	0	708,572	(7,000)	768,602	0	32,661	25,661	end of 5
end of 6	66	60,036	0	758,087	(7,000)	818,123	0	33,706	26,706	end of 6
end of 7	67	60,042	0	810,572	(7,000)	870,614	0	34,785	27,785	end of 7
end of 8	68	60,048	0	866,206	(7,000)	926,254	0	35,898	28,898	end of 8
end of 9	69	60,054	0	925,178	(7,000)	985,232	0	37,047	30,047	end of 9
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	0	38,232	31,232	end of 10
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	0	39,455	32,455	end of 11
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	0	40,718	33,718	end of 12
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	42,021	42,021	end of 13
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	43,366	43,366	end of 14
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	44,753	44,753	end of 15
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	46,186	46,186	end of 16
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	47,663	47,663	end of 17
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	49,189	49,189	end of 18
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	50,763	50,763	end of 19
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	52,387	52,387	end of 20
					0	(84,000)	(84,000)	330,716	668,830	915,545

Orange backgrounds indicate hypothetical returns

Step 29: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

# Structured Income Planning

Edit Dynamic Mode

Scenario: Adding Deposits IRA Annual Fixed Withdraw

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
			Savings	IRA			Wages	SS			
net return	60	0.01 %		6.00 %							
initial amount	60,000		500,000		560,000						
bonus % w/bonus	0.00 %		0.00 %		0	Subtotal of account incomes	Infl Factor	Infl Factor			
	60,000		500,000		560,000		2.20 %	3.20 %			
end of 1	61	60,006	0	537,000	(7,000)	597,006	(7,000)	80,000	0	73,000	
end of 2	62	60,012	0	576,220	(7,000)	636,232	(7,000)	81,760	0	74,760	
end of 3	63	60,018	0	617,793	(7,000)	677,811	(7,000)	83,559	0	76,559	
end of 4	64	60,024	0	661,861	(7,000)	721,885	(7,000)	85,397	0	78,397	
end of 5	65	60,030	0	708,572	(7,000)	768,602	(7,000)	0	32,661	25,661	
end of 6	66	60,036	0	758,087	(7,000)	818,123	(7,000)	0	33,706	26,706	
end of 7	67	60,042	0	810,572	(7,000)	870,514	(7,000)	0	34,785	27,785	
end of 8	68	60,048	0	866,206	(7,000)	926,254	(7,000)	0	35,898	28,898	
end of 9	69	60,054	0	925,178	(7,000)	985,232	(7,000)	0	37,047	30,047	
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	(7,000)	0	38,232	31,232	
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	(7,000)	0	39,455	32,455	
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	(7,000)	0	40,718	33,718	
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	0	42,021	42,021	
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	0	43,366	43,366	
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	0	44,753	44,753	
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	0	46,186	46,186	
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	0	47,663	47,663	
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	0	49,189	49,189	
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	0	50,763	50,763	
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	0	52,387	52,387	
						(84,000)		(84,000)	330,716	668,830	915,545

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)