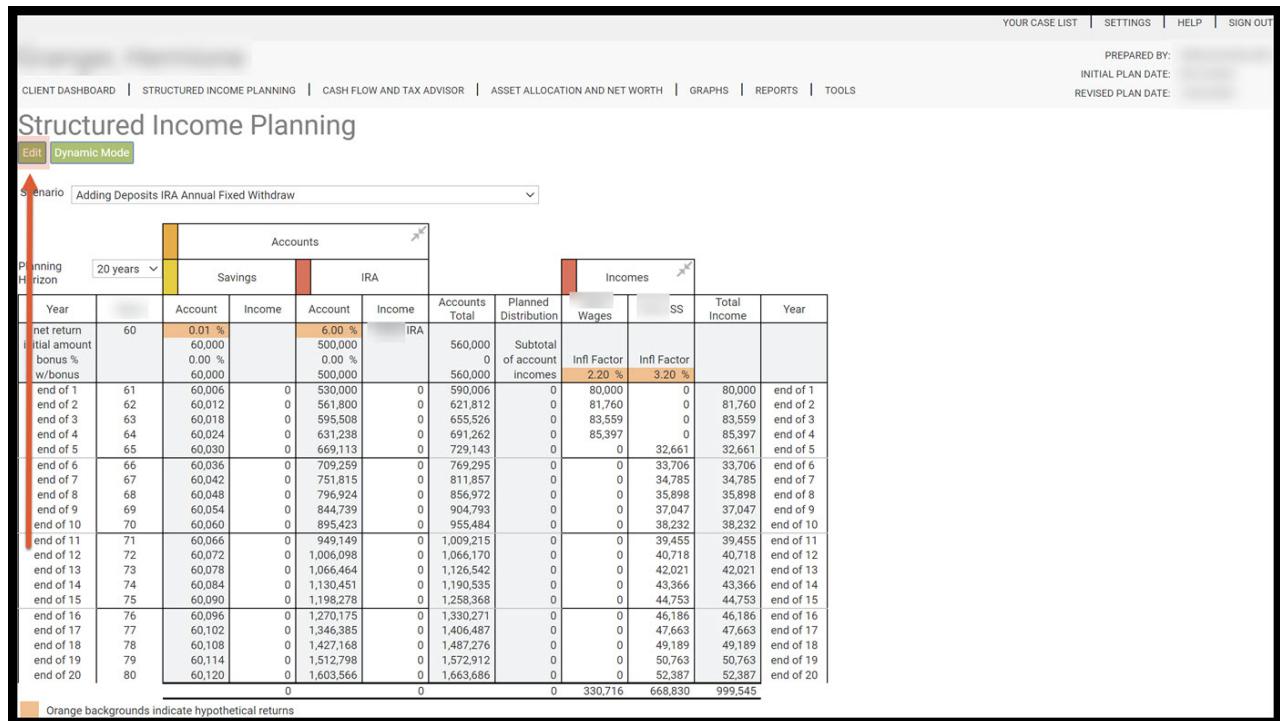


Depositing into an IRA Account Using the Annual Fixed Withdrawal Function

01/12/2026 10:25 am EST

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: INITIAL PLAN DATE: REVISED PLAN DATE:

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Structured Income Planning

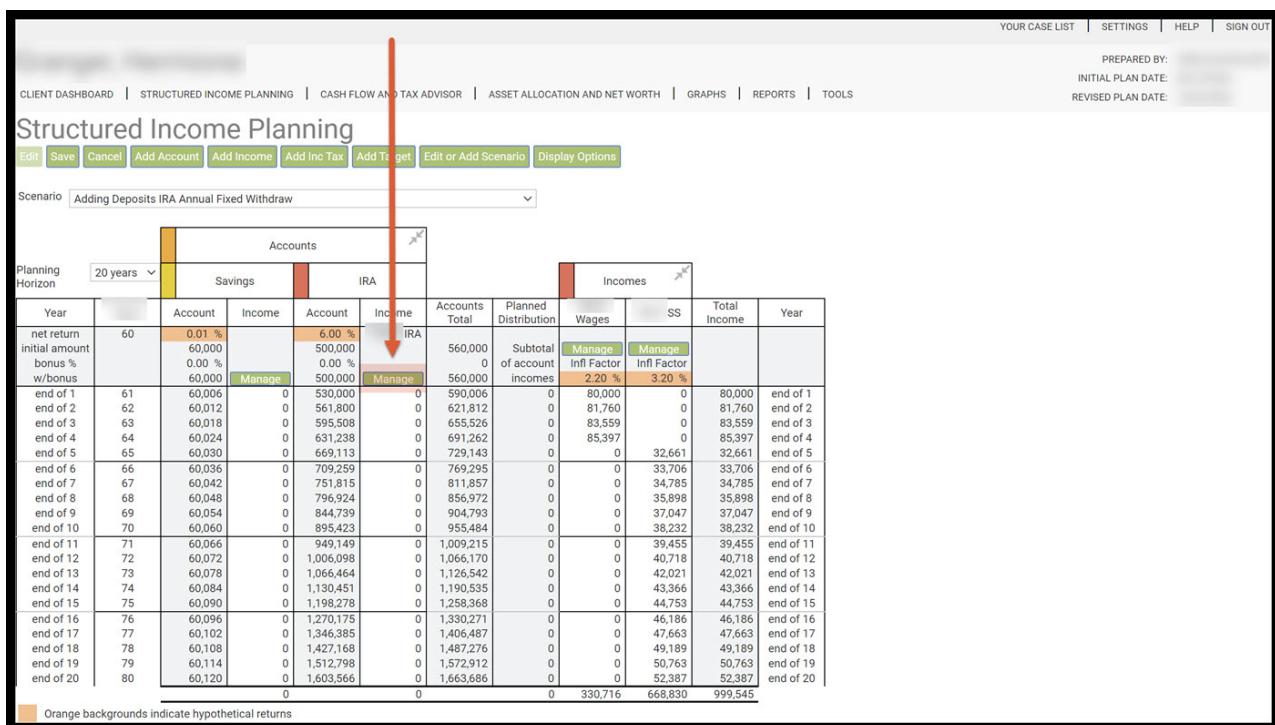
Edit | Dynamic Mode

Scenario: Adding Deposits IRA Annual Fixed Withdraw

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

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

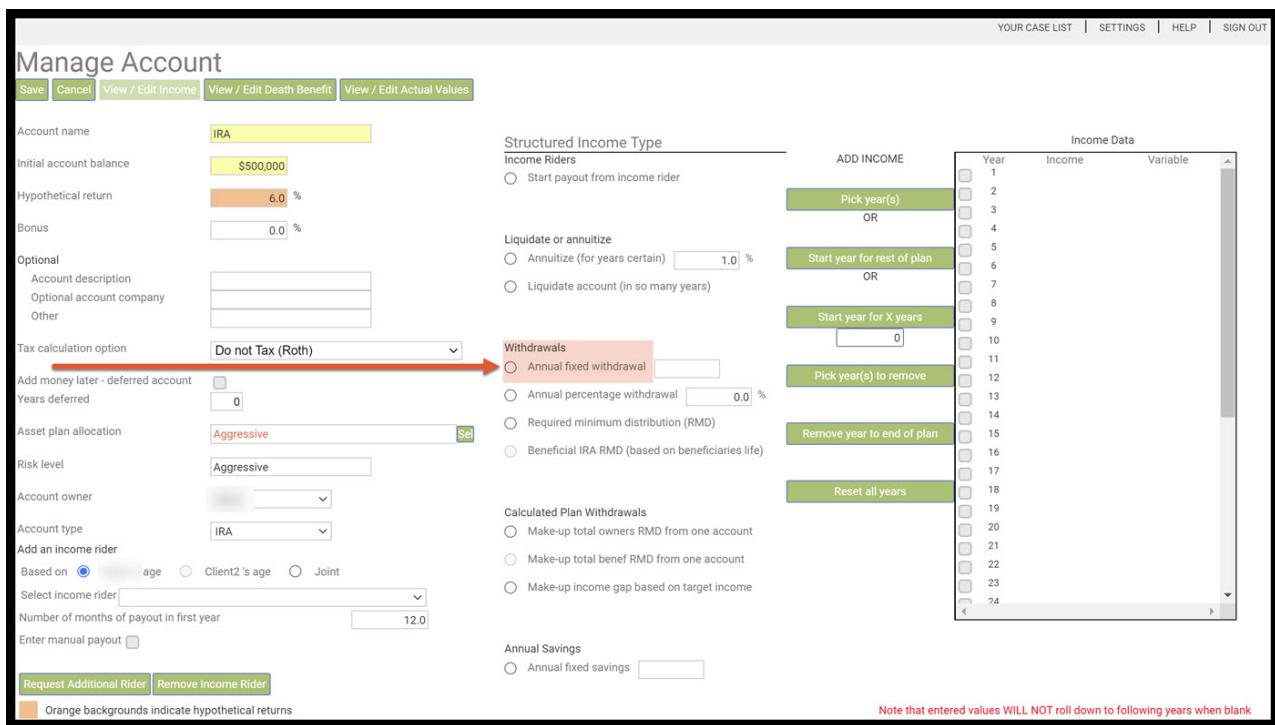
Accounts

Year	Account	Income	Account	Income	Planned Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60.000	0.01 %	500,000	6.00 %	560,000	Subtotal of account incomes	80,000	0	80,000	
initial amount	60,000	0.00 %	0.00 %	0.00 %	560,000		81,760	0	81,760	end of 1
bonus % w/bonus	60,000	Manage	500,000	Manage	560,000		83,559	0	83,559	end of 2
end of 1	61	60,006	0	530,000	0		85,397	0	85,397	end of 3
end of 2	62	60,012	0	561,800	0		87,232	0	87,232	end of 4
end of 3	63	60,018	0	595,508	0		89,067	0	89,067	end of 5
end of 4	64	60,024	0	631,238	0		90,892	0	90,892	end of 6
end of 5	65	60,030	0	669,113	0		92,717	0	92,717	end of 7
end of 6	66	60,036	0	709,259	0		94,542	0	94,542	end of 8
end of 7	67	60,042	0	751,815	0		96,367	0	96,367	end of 9
end of 8	68	60,048	0	796,924	0		98,192	0	98,192	end of 10
end of 9	69	60,054	0	844,739	0		100,017	0	100,017	end of 11
end of 10	70	60,060	0	895,423	0		101,842	0	101,842	end of 12
end of 11	71	60,066	0	949,149	0		103,667	0	103,667	end of 13
end of 12	72	60,072	0	1,006,098	0		105,492	0	105,492	end of 14
end of 13	73	60,078	0	1,066,464	0		107,317	0	107,317	end of 15
end of 14	74	60,084	0	1,130,451	0		109,142	0	109,142	end of 16
end of 15	75	60,090	0	1,198,278	0		110,967	0	110,967	end of 17
end of 16	76	60,096	0	1,270,175	0		112,792	0	112,792	end of 18
end of 17	77	60,102	0	1,346,385	0		114,617	0	114,617	end of 19
end of 18	78	60,108	0	1,427,168	0		116,442	0	116,442	end of 20
end of 19	79	60,114	0	1,512,798	0		118,267	0	118,267	
end of 20	80	60,120	0	1,603,566	0		120,092	0	120,092	
				0	330,716		668,830	0	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 Client2'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 benefit RMD from one account Make-up income gap based on target income

Annual Savings: Annual fixed savings

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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

Orange backgrounds indicate hypothetical returns

Step 4: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

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		

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 5: 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	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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

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		

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 6: 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	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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

OR OR

Liquidate or annuitize

Annuitize (for years certain) % OR

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal OR

Annual percentage withdrawal % OR

Required minimum distribution (RMD) OR

Beneficial IRA RMD (based on beneficiaries life) OR

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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account OR

Make-up total benefit RMD from one account OR

Make-up income gap based on target income OR

Annual Savings

Annual fixed savings

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.

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		Incomes		Total Income	Year
	Account	Income	Account	Income		
60	0.01 %	6.00 %	500,000	IRA	560,000	
initial amount	60,000	0.00 %	0		560,000	
w/bonus	60,000	Manage	500,000	Manage	597,006	
end of 1	61	60,006	0	537,000	(7,000)	597,006
end of 2	62	60,012	0	576,220	(7,000)	636,232
end of 3	63	60,018	0	617,793	(7,000)	677,811
end of 4	64	60,024	0	661,861	(7,000)	721,885
end of 5	65	60,030	0	708,572	(7,000)	768,602
end of 6	66	60,036	0	758,087	(7,000)	818,123
end of 7	67	60,042	0	810,572	(7,000)	870,614
end of 8	68	60,048	0	866,206	(7,000)	926,254
end of 9	69	60,054	0	925,178	(7,000)	985,232
end of 10	70	60,060	0	987,689	(7,000)	1,047,749
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259
end of 13	73	60,078	0	1,191,638	0	1,251,716
end of 14	74	60,084	0	1,265,137	0	1,323,221
end of 15	75	60,090	0	1,338,925	0	1,399,015
end of 16	76	60,096	0	1,419,260	0	1,479,356
end of 17	77	60,102	0	1,504,416	0	1,564,518
end of 18	78	60,108	0	1,594,681	0	1,654,789
end of 19	79	60,114	0	1,690,361	0	1,750,476
end of 20	80	60,120	0	1,791,783	0	1,851,903
			0	(84,000)	(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.

Manage Account

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

Account name	IRA	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$500,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	6.0 %	Start payout from income rider	OR	2
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	3
Optional		Annuitize (for years certain)	OR	4
Account description		Liquidate account (in so many years)	Start year for X years	5
Optional account company		Annual fixed withdrawal	0	6
Other		Annual percentage withdrawal	Pick year(s) to remove	7
Tax calculation option	Do not Tax (Roth)	Required minimum distribution (RMD)	Remove year to end of plan	8
Add money later - deferred account		Beneficial IRA RMD (based on beneficiaries life)	Reset all years	9
Years deferred	0			10
Asset plan allocation	Aggressive			11
Risk level	Aggressive			12
Account owner				13
Account type	IRA			14
Add an income rider				15
Based on	<input checked="" type="radio"/> age			16
	<input type="radio"/> Client2's age			17
	<input type="radio"/> Joint			18
Select income rider				19
Number of months of payout in first year	12.0			20
Enter manual payout	<input type="checkbox"/>			21
Request Additional Rider Remove Income Rider				22
				23
				24

Orange backgrounds indicate hypothetical returns

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

Step 11: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

Manage Account

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

Account name	IRA	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$500,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	6.0 %	Start payout from income rider	OR	2
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	3
Optional		Annuitize (for years certain)	OR	4
Account description		Liquidate account (in so many years)	Start year for X years	5
Optional account company		Annual fixed withdrawal	0	6
Other		Annual percentage withdrawal	Pick year(s) to remove	7
Tax calculation option	Do not Tax (Roth)	Required minimum distribution (RMD)	Remove year to end of plan	8
Add money later - deferred account		Beneficial IRA RMD (based on beneficiaries life)	Reset all years	9
Years deferred	0			10
Asset plan allocation	Aggressive			11
Risk level	Aggressive			12
Account owner				13
Account type	IRA			14
Add an income rider				15
Based on	<input checked="" type="radio"/> age			16
	<input type="radio"/> Client2's age			17
	<input type="radio"/> Joint			18
Select income rider				19
Number of months of payout in first year	12.0			20
Enter manual payout	<input type="checkbox"/>			21
Request Additional Rider Remove Income Rider				22
				23
				24

Orange backgrounds indicate hypothetical returns

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

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		

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 13: 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	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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

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		

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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
	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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR OR

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 benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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
	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

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 Adding Deposits IRA Annual Fixed Withdrawal

Planning Horizon 20 years

Accounts

Year	Savings		IRA		Incomes		Total Income	Year
	Account	Income	Account	Income	Accounts Total	Planned		
net return	60.000	60.000	500.000	560.000	Subtotal of account incomes	Wages	SS	
initial amount	0.01 %	6.00 %	0.00 %	0	Infl Factor	Manage	Manage	
bonus % w/bonus	0.00 %	0.00 %	0.00 %	560.000	2.20 %	2.20 %	3.20 %	
end of 1	61.006	0	537.000	(7,000)	597.006	80.000	0	73.000
end of 2	62.012	0	576.220	(7,000)	636.232	81.760	0	74.760
end of 3	63.018	0	617.793	(7,000)	677.811	83.559	0	76.559
end of 4	64.024	0	661.861	(7,000)	721.885	85.397	0	78.397
end of 5	65.030	0	708.572	(7,000)	768.602	0	32.661	25.661
end of 6	66.036	0	758.087	(7,000)	818.123	0	33.706	26.706
end of 7	67.042	0	810.572	(7,000)	870.614	0	34.785	27.785
end of 8	68.048	0	866.206	(7,000)	926.254	0	35.898	28.898
end of 9	69.054	0	925.178	(7,000)	985.232	0	37.047	30.047
end of 10	70.060	0	987.689	(7,000)	1,047.749	0	38.232	31.232
end of 11	71.066	0	1,053.950	(7,000)	1,114.016	0	39.455	32.455
end of 12	72.072	0	1,124.187	(7,000)	1,184.259	0	40.718	33.718
end of 13	73.078	0	1,198.638	(7,000)	1,258.716	0	42.021	35.021
end of 14	74.084	0	1,277.557	(7,000)	1,337.641	0	43.366	36.366
end of 15	75.090	0	1,361.210	(7,000)	1,421.300	0	44.753	37.753
end of 16	76.096	0	1,449.883	(7,000)	1,509.979	0	46.186	39.186
end of 17	77.102	0	1,543.876	(7,000)	1,603.978	0	47.663	40.663
end of 18	78.108	0	1,643.508	(7,000)	1,703.616	0	49.189	42.189
end of 19	79.114	0	1,749.118	(7,000)	1,809.232	0	50.763	43.763
end of 20	80.120	0	1,861.065	(7,000)	1,921.186	0	52.387	45.387
		0	(140,000)	(140,000)	330,716	668,830	859,545	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: 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 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

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 18: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

Withdrawals

Annual fixed withdrawal %

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note 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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

Withdrawals

Annual fixed withdrawal %

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note 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.

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	<input type="checkbox"/> 0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR

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)

Income Data

Year	Income	Variable
1	<input checked="" 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	<input type="checkbox"/>	

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

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	<input type="checkbox"/> 0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR

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)

Income Data

Year	Income	Variable
1	<input checked="" 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	<input type="checkbox"/>	

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

Step 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.

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	<input type="checkbox"/> 0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR OR

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
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.

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	<input type="checkbox"/> 0
Asset plan allocation	Aggressive
Risk level	Aggressive
Account owner	
Account type	IRA
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR OR

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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:
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 Adding Deposits IRA Annual Fixed Withdrawal

Planning Horizon 20 years

Accounts										Incomes			
Year	Savings		IRA		Accounts Total		Planned Distribution		Wages	SS	Total Income	Year	
	Account	Income	Account	Income	560,000	0	Subtotal of account incomes	2.20 %	Manage Infl Factor	Manage Infl Factor			
net return	60.000	0.01 %	500,000	6.00 %	IRA	560,000	0	80,000	0	73,000			
initial amount	60.000	0.00 %	500,000	0.00 %		560,000	0	81,760	0	74,760	end of 2		
bonus % w/bonus	60.000	Manage	500,000	Manage		560,000	0	83,559	0	76,559	end of 3		
end of 1	61	60,006	0	537,000	(7,000)	597,006	(7,000)	80,000	0	73,000	end of 1		
end of 2	62	60,012	0	576,220	(7,000)	636,232	(7,000)	81,760	0	74,760	end of 2		
end of 3	63	60,018	0	617,793	(7,000)	677,811	(7,000)	83,559	0	76,559	end of 3		
end of 4	64	60,024	0	661,861	(7,000)	721,885	(7,000)	85,397	0	78,397	end of 4		
end of 5	65	60,030	0	708,572	(7,000)	768,602	(7,000)	0	32,661	25,661	end of 5		
end of 6	66	60,036	0	758,087	(7,000)	818,123	(7,000)	0	33,706	26,706	end of 6		
end of 7	67	60,042	0	810,572	(7,000)	870,614	(7,000)	0	34,785	27,785	end of 7		
end of 8	68	60,048	0	866,206	(7,000)	926,254	(7,000)	0	35,898	28,898	end of 8		
end of 9	69	60,054	0	925,178	(7,000)	985,232	(7,000)	0	37,047	30,047	end of 9		
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	(7,000)	0	38,232	31,232	end of 10		
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	(7,000)	0	39,455	32,455	end of 11		
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	(7,000)	0	40,718	33,718	end of 12		
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	0	42,021	42,021	end of 13		
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	0	43,366	43,366	end of 14		
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	0	44,753	44,753	end of 15		
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	0	46,186	46,186	end of 16		
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	0	47,663	47,663	end of 17		
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	0	49,189	49,189	end of 18		
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	0	50,763	50,763	end of 19		
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	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 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:
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 Adding Deposits IRA Annual Fixed Withdrawal

Planning Horizon 20 years

Accounts										Incomes			
Year	Savings		IRA		Accounts Total		Planned Distribution		Wages	SS	Total Income	Year	
	Account	Income	Account	Income	560,000	0	Subtotal of account incomes	2.20 %	Manage Infl Factor	Manage Infl Factor			
net return	60.000	0.01 %	500,000	6.00 %	IRA	560,000	0	80,000	0	73,000			
initial amount	60.000	0.00 %	500,000	0.00 %		560,000	0	81,760	0	74,760	end of 2		
bonus % w/bonus	60.000	Manage	500,000	Manage		560,000	0	83,559	0	76,559	end of 3		
end of 1	61	60,006	0	537,000	(7,000)	597,006	(7,000)	80,000	0	73,000	end of 1		
end of 2	62	60,012	0	576,220	(7,000)	636,232	(7,000)	81,760	0	74,760	end of 2		
end of 3	63	60,018	0	617,793	(7,000)	677,811	(7,000)	83,559	0	76,559	end of 3		
end of 4	64	60,024	0	661,861	(7,000)	721,885	(7,000)	85,397	0	78,397	end of 4		
end of 5	65	60,030	0	708,572	(7,000)	768,602	(7,000)	0	32,661	25,661	end of 5		
end of 6	66	60,036	0	758,087	(7,000)	818,123	(7,000)	0	33,706	26,706	end of 6		
end of 7	67	60,042	0	810,572	(7,000)	870,614	(7,000)	0	34,785	27,785	end of 7		
end of 8	68	60,048	0	866,206	(7,000)	926,254	(7,000)	0	35,898	28,898	end of 8		
end of 9	69	60,054	0	925,178	(7,000)	985,232	(7,000)	0	37,047	30,047	end of 9		
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	(7,000)	0	38,232	31,232	end of 10		
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	(7,000)	0	39,455	32,455	end of 11		
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	(7,000)	0	40,718	33,718	end of 12		
end of 13	73	60,078	0	1,191,638	0	1,251,716	0	0	42,021	42,021	end of 13		
end of 14	74	60,084	0	1,263,137	0	1,323,221	0	0	43,366	43,366	end of 14		
end of 15	75	60,090	0	1,338,925	0	1,399,015	0	0	44,753	44,753	end of 15		
end of 16	76	60,096	0	1,419,260	0	1,479,356	0	0	46,186	46,186	end of 16		
end of 17	77	60,102	0	1,504,416	0	1,564,518	0	0	47,663	47,663	end of 17		
end of 18	78	60,108	0	1,594,681	0	1,654,789	0	0	49,189	49,189	end of 18		
end of 19	79	60,114	0	1,690,361	0	1,750,476	0	0	50,763	50,763	end of 19		
end of 20	80	60,120	0	1,791,783	0	1,851,903	0	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 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:
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 | Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Accounts				Incomes						
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60	0.01 %		6.00 %						
initial amount		60,000		500,000						
bonus %		0.00 %		0.00 %						
w/bonus		60,000		500,000						
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	87,232	0	80,232	end of 5
end of 6	66	60,036	0	758,087	(7,000)	818,123	90,000	0	83,706	end of 6
end of 7	67	60,042	0	810,572	(7,000)	870,614	92,000	0	84,785	end of 7
end of 8	68	60,048	0	866,206	(7,000)	926,254	94,000	0	85,898	end of 8
end of 9	69	60,054	0	925,178	(7,000)	985,232	96,000	0	87,047	end of 9
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	98,000	0	88,232	end of 10
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	100,000	0	90,455	end of 11
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	102,000	0	90,718	end of 12
end of 13	73	60,078	0	1,191,638	(7,000)	1,251,716	104,000	0	92,021	end of 13
end of 14	74	60,084	0	1,263,137	(7,000)	1,323,221	106,000	0	93,366	end of 14
end of 15	75	60,090	0	1,338,925	(7,000)	1,399,015	108,000	0	94,753	end of 15
end of 16	76	60,096	0	1,419,260	(7,000)	1,479,356	110,000	0	96,186	end of 16
end of 17	77	60,102	0	1,504,416	(7,000)	1,564,518	112,000	0	97,663	end of 17
end of 18	78	60,108	0	1,594,681	(7,000)	1,654,789	114,000	0	99,189	end of 18
end of 19	79	60,114	0	1,690,361	(7,000)	1,750,476	116,000	0	100,763	end of 19
end of 20	80	60,120	0	1,791,783	(7,000)	1,851,903	118,000	0	102,387	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:
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 | Adding Deposits IRA Annual Fixed Withdraw

Planning Horizon: 20 years

Accounts				Incomes						
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60	0.01 %		6.00 %						
initial amount		60,000		500,000						
bonus %		0.00 %		0.00 %						
w/bonus		60,000		500,000						
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	87,232	0	80,232	end of 5
end of 6	66	60,036	0	758,087	(7,000)	818,123	90,000	0	83,706	end of 6
end of 7	67	60,042	0	810,572	(7,000)	870,614	92,000	0	84,785	end of 7
end of 8	68	60,048	0	866,206	(7,000)	926,254	94,000	0	85,898	end of 8
end of 9	69	60,054	0	925,178	(7,000)	985,232	96,000	0	87,047	end of 9
end of 10	70	60,060	0	987,689	(7,000)	1,047,749	98,000	0	88,232	end of 10
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016	100,000	0	90,455	end of 11
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259	102,000	0	90,718	end of 12
end of 13	73	60,078	0	1,191,638	(7,000)	1,251,716	104,000	0	92,021	end of 13
end of 14	74	60,084	0	1,263,137	(7,000)	1,323,221	106,000	0	93,366	end of 14
end of 15	75	60,090	0	1,338,925	(7,000)	1,399,015	108,000	0	94,753	end of 15
end of 16	76	60,096	0	1,419,260	(7,000)	1,479,356	110,000	0	96,186	end of 16
end of 17	77	60,102	0	1,504,416	(7,000)	1,564,518	112,000	0	97,663	end of 17
end of 18	78	60,108	0	1,594,681	(7,000)	1,654,789	114,000	0	99,189	end of 18
end of 19	79	60,114	0	1,690,361	(7,000)	1,750,476	116,000	0	100,763	end of 19
end of 20	80	60,120	0	1,791,783	(7,000)	1,851,903	118,000	0	102,387	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.

YOUR CASE LIST | SETTINGS | HELP | **SIGN OUT**

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario | Adding Deposits IRA Annual Fixed Withdrawal

Accounts										Incomes			
Planning Horizon	20 years	Savings			IRA		Planned Distribution		Incomes				
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
net return	60	0.01 %		6.00 %		560,000	Subtotal of account incomes	80,000	0	73,000			
initial amount		60,000		500,000		0		81,760	0	74,760			
bonus % w/bonus		0.00 %		0.00 %		560,000		83,559	0	76,559			
		60,000		500,000				85,397	0	78,397			
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		87,232	0	80,000	end of 5		
end of 6	66	60,036	0	758,087	(7,000)	818,123		90,000	0	83,706	26,706	end of 6	
end of 7	67	60,042	0	810,572	(7,000)	870,614		92,6254	0	94,785	27,785	end of 7	
end of 8	68	60,048	0	866,206	(7,000)	926,254		95,479	0	95,898	28,898	end of 8	
end of 9	69	60,054	0	925,178	(7,000)	985,232		98,336	0	97,047	30,047	end of 9	
end of 10	70	60,060	0	987,689	(7,000)	1,047,749		101,232	0	101,232	31,232	end of 10	
end of 11	71	60,066	0	1,053,950	(7,000)	1,114,016		104,186	0	104,186	32,455	end of 11	
end of 12	72	60,072	0	1,124,187	(7,000)	1,184,259		107,186	0	107,186	33,718	end of 12	
end of 13	73	60,078	0	1,191,638	(7,000)	1,251,716		110,202	0	110,202	34,021	end of 13	
end of 14	74	60,084	0	1,263,137	(7,000)	1,323,221		113,236	0	113,236	34,336	end of 14	
end of 15	75	60,090	0	1,338,925	(7,000)	1,399,015		116,273	0	116,273	34,753	end of 15	
end of 16	76	60,096	0	1,419,260	(7,000)	1,479,356		120,316	0	120,316	35,186	end of 16	
end of 17	77	60,102	0	1,504,416	(7,000)	1,564,518		124,363	0	124,363	35,663	end of 17	
end of 18	78	60,108	0	1,594,681	(7,000)	1,654,789		128,436	0	128,436	36,189	end of 18	
end of 19	79	60,114	0	1,690,361	(7,000)	1,750,476		132,536	0	132,536	36,763	end of 19	
end of 20	80	60,120	0	1,791,783	(7,000)	1,851,903		136,637	0	136,637	37,387	end of 20	
			0	(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: support@planscout.com