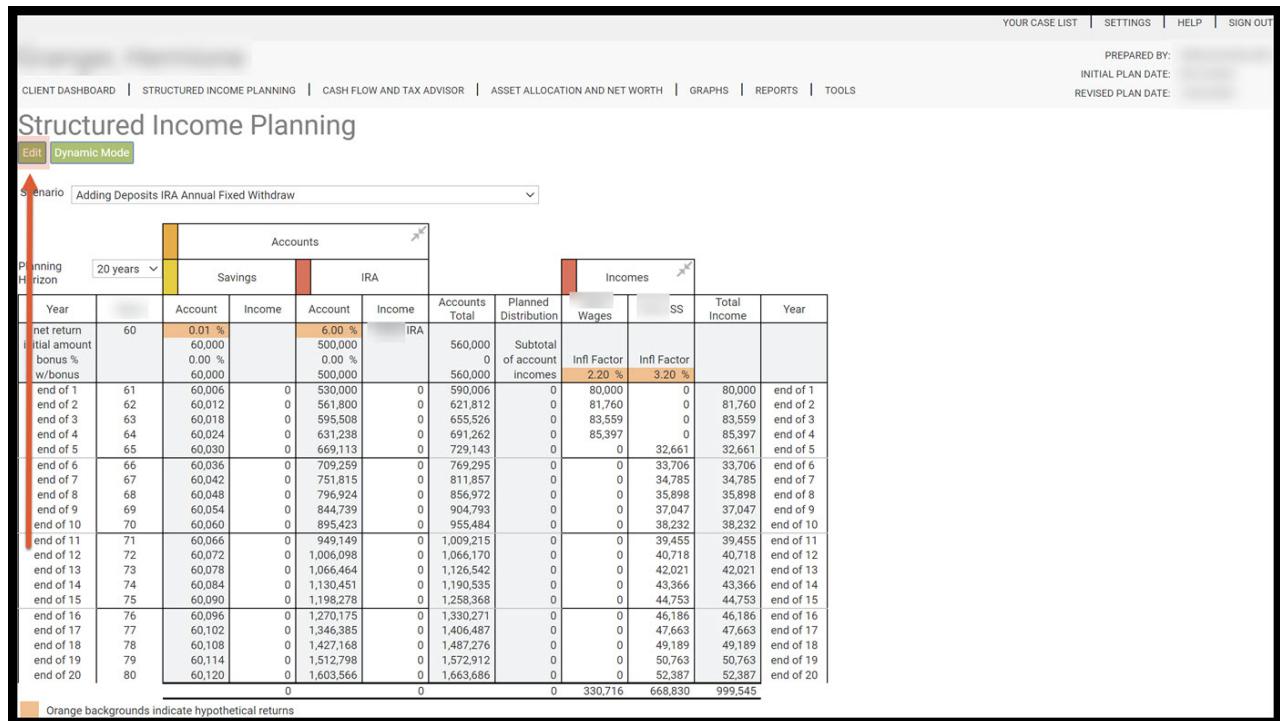# Depositing into an IRA Account Using the Annual Fixed Withdrawal Function

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.

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

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
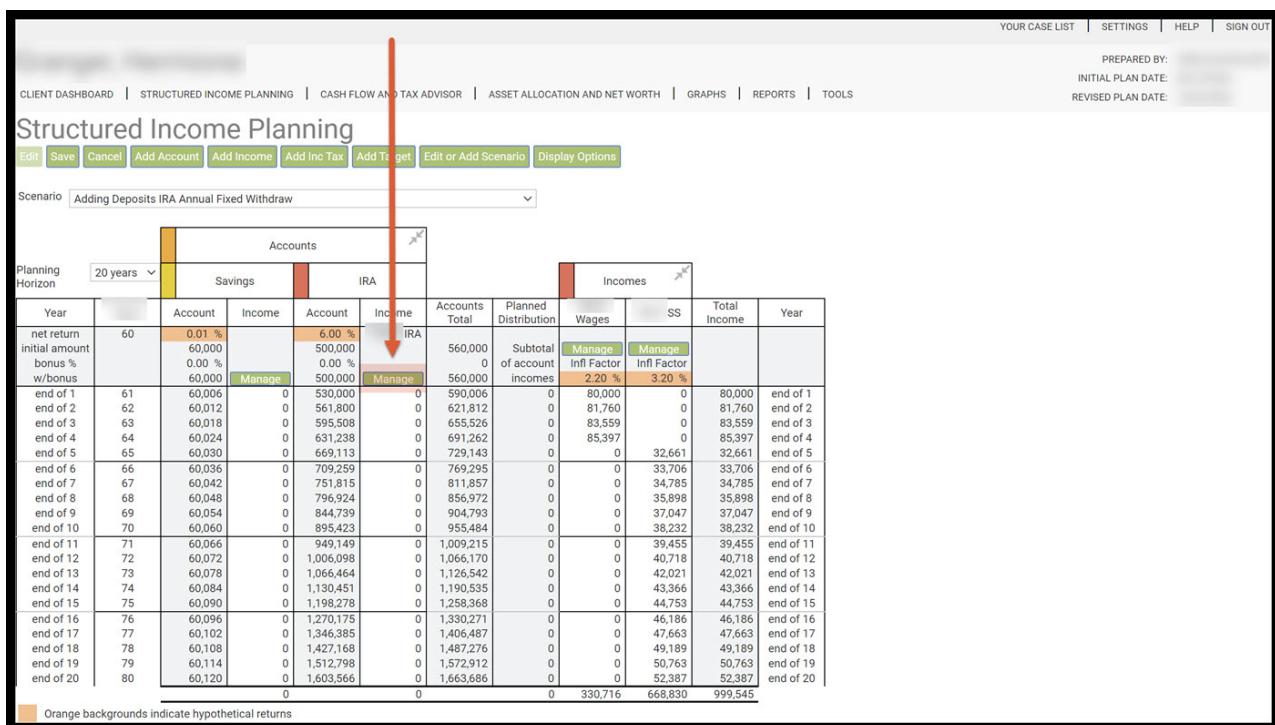
Structured Income Planning

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

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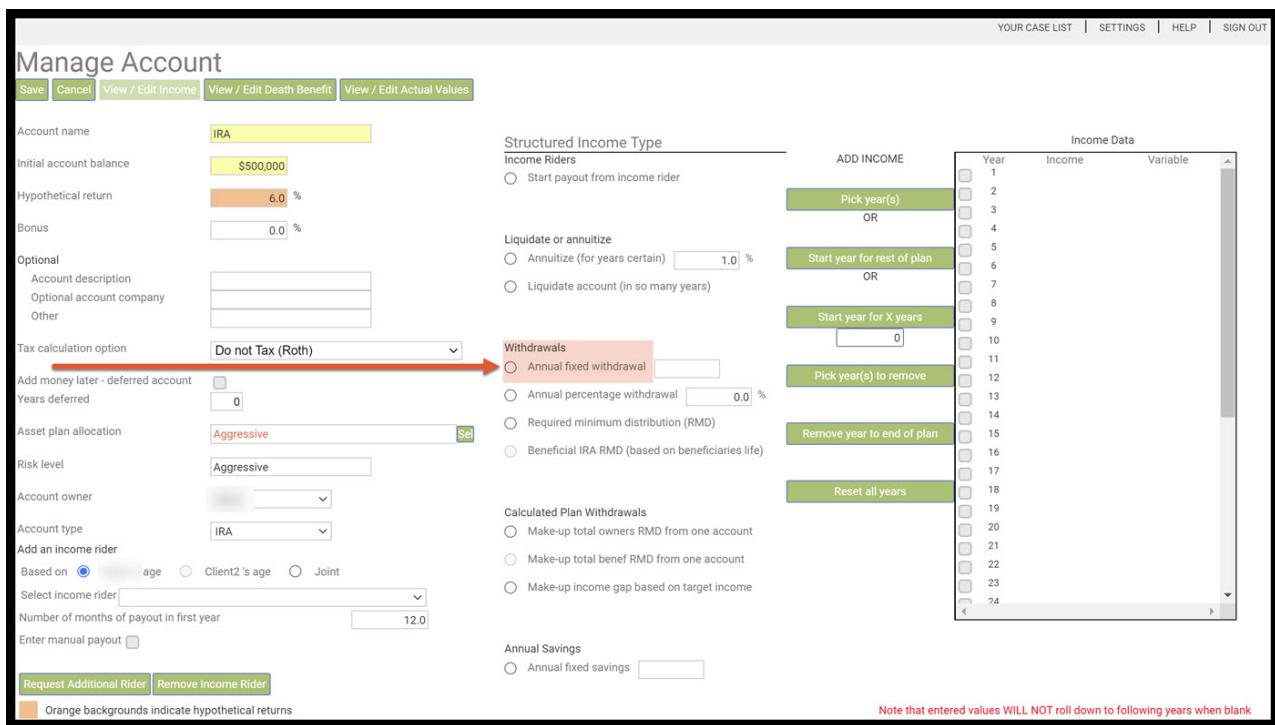
Manage Account

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
0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 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.

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

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

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.

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

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

Option B: Start Years for Rest of Plan:

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

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.

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.

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

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.

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

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

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 Withdraw

Planning Horizon 20 years		Accounts						Incomes			
		Savings		IRA							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60	0.01 %		6.00 %	IRA						
initial amount		60,000		500,000		560,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus		60,000	Manage	500,000	Manage	560,000	incomes	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 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	1,198,638	(7,000)	1,258,716	(7,000)	0	42,021	35,021	end of 13
end of 14	74	60,084	0	1,277,557	(7,000)	1,337,641	(7,000)	0	43,366	36,366	end of 14
end of 15	75	60,090	0	1,361,210	(7,000)	1,421,300	(7,000)	0	44,753	37,753	end of 15
end of 16	76	60,096	0	1,449,883	(7,000)	1,509,979	(7,000)	0	46,186	39,186	end of 16
end of 17	77	60,102	0	1,543,876	(7,000)	1,603,978	(7,000)	0	47,663	40,663	end of 17
end of 18	78	60,108	0	1,643,508	(7,000)	1,703,616	(7,000)	0	49,189	42,189	end of 18
end of 19	79	60,114	0	1,749,118	(7,000)	1,809,232	(7,000)	0	50,763	43,763	end of 19
end of 20	80	60,120	0	1,861,065	(7,000)	1,921,186	(7,000)	0	52,387	45,387	end of 20
			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.

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 [Sel]

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
0
Pick year(s) to remove
Remove year to end of plan
Reset all years

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

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

Step 18: 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.

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

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

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

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.

Step 24: Save: Click on the green button Save underneath the Manage Account subheading.

Step 25: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

Step 26: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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.

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

Year		Savings Account	Savings Income	IRA Account	IRA Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60	0.01 %		6.00 %	IRA						
initial amount		60,000		500,000		560,000	Subtotal				
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus		60,000		500,000		560,000	incomes	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 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 28: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Adding Deposits IRA Annual Fixed Withdraw

		Accounts						Incomes			
Planning Horizon	20 years	Savings		IRA							
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	60	0.01 %		6.00 %	IRA						
initial amount		60,000		500,000		560,000	Subtotal	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		0	of account	2.20 %	3.20 %		
w/bonus		60,000		500,000		560,000	incomes				
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

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