

Adding an Employer Matched 401(k) Using the Tax Advance Planning Function

10/04/2024 8:59 am EDT

Within the tax advance planning function, there are multiple ways you can show an employer match 401k distributions. Below are the step-by-step guideline for showing an employer match 401k distributions using the tax advance planning function.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Total Income	Year
net return	64	3.00 %	100,000	0			
initial amount		100,000	100,000	0			
bonus % w/bonus		0.00 %	100,000	0			
		100,000	100,000	0			
end of 1	65	103,000	0	103,000	100,000	100,000	end of 1
end of 2	66	106,090	0	106,090	102,000	102,000	end of 2
end of 3	67	109,273	0	109,273	104,040	104,040	end of 3
end of 4	68	112,551	0	112,551	0	0	end of 4
end of 5	69	115,927	0	115,927	0	0	end of 5
end of 6	70	119,405	0	119,405	0	0	end of 6
end of 7	71	122,987	0	122,987	0	0	end of 7
end of 8	72	126,677	0	126,677	0	0	end of 8
end of 9	73	130,477	0	130,477	0	0	end of 9
end of 10	74	134,392	0	134,392	0	0	end of 10
end of 11	75	138,423	0	138,423	0	0	end of 11
end of 12	76	142,576	0	142,576	0	0	end of 12
end of 13	77	146,853	0	146,853	0	0	end of 13
end of 14	78	151,259	0	151,259	0	0	end of 14
end of 15	79	155,797	0	155,797	0	0	end of 15
end of 16	80	160,471	0	160,471	0	0	end of 16
		0	0	0	306,040	306,040	

Orange backgrounds indicate hypothetical returns

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Total Income	Year
net return	64	3.00 %					
initial amount		100,000	100,000	0			
bonus % w/bonus		0.00 %	0	0			
		100,000	100,000	0			
end of 1	65	103,000	0	103,000	100,000	100,000	end of 1
end of 2	66	106,090	0	106,090	102,000	102,000	end of 2
end of 3	67	109,273	0	109,273	104,040	104,040	end of 3
end of 4	68	112,551	0	112,551	0	0	end of 4
end of 5	69	115,927	0	115,927	0	0	end of 5
end of 6	70	119,405	0	119,405	0	0	end of 6
end of 7	71	122,987	0	122,987	0	0	end of 7
end of 8	72	126,677	0	126,677	0	0	end of 8
end of 9	73	130,477	0	130,477	0	0	end of 9
end of 10	74	134,392	0	134,392	0	0	end of 10
end of 11	75	138,423	0	138,423	0	0	end of 11
end of 12	76	142,576	0	142,576	0	0	end of 12
end of 13	77	146,853	0	146,853	0	0	end of 13
end of 14	78	151,259	0	151,259	0	0	end of 14
end of 15	79	155,797	0	155,797	0	0	end of 15
end of 16	80	160,471	0	160,471	0	0	end of 16
			0	0	306,040	306,040	

Orange backgrounds indicate hypothetical returns

Step 3: Other Income Name: Filter in a name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: [REDACTED]

This is a Social Security income:

First year income: [REDACTED]

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description: [REDACTED]

Delay the income start until age:

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

Income Adjustments

ADD ADJUSTMENT [REDACTED]

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 4: First Year Income: Filter in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: ▾

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 5: Inflation rate: Filter in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: ▾

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 6: Tax Calculation Option: Click on the drop-down carrot arrow and select the tax calculation option.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 7: Add Adjustment text box: Type in 0.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
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7	
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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 8: Income Adjustment table: Click on the year that the client will retire.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **3,000**

Inflation rate: **2** %

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

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 9: Pick Years: Click on the green pick years button next to the income adjustment table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **3,000**

Inflation rate: **2** %

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

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 10: Income Adjustment table: The zero should move to the year that the client will retire.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$3,000**

Inflation rate: **2.0** %

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

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	0
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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16	
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Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 11: Save: Click the green save button underneath the Manage Income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: **Employer Match**

This is a Social Security income:

First year income: **\$3,000**

Inflation rate: **2.0** %

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

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	0
5	
6	
7	
8	
9	
10	
11	
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13	
14	
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23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 12: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts: 401k

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Total Income	Year
net return	64	3.00 %	IRA					
initial amount		100,000	100,000	Subtotal of account incomes	Manage	Manage		
bonus %		0.00 %	0		Infl Factor	Infl Factor		
w/bonus		100,000	100,000		2.00 %	2.00 %		
end of 1	65	103,000	0	103,000	100,000	3,000	103,000	end of 1
end of 2	66	106,090	0	106,090	102,000	3,060	105,060	end of 2
end of 3	67	109,273	0	109,273	104,040	3,121	107,161	end of 3
end of 4	68	112,551	0	112,551	0	0	0	end of 4
end of 5	69	115,927	0	115,927	0	0	0	end of 5
end of 6	70	119,405	0	119,405	0	0	0	end of 6
end of 7	71	122,987	0	122,987	0	0	0	end of 7
end of 8	72	126,677	0	126,677	0	0	0	end of 8
end of 9	73	130,477	0	130,477	0	0	0	end of 9
end of 10	74	134,392	0	134,392	0	0	0	end of 10
end of 11	75	138,423	0	138,423	0	0	0	end of 11
end of 12	76	142,576	0	142,576	0	0	0	end of 12
end of 13	77	146,853	0	146,853	0	0	0	end of 13
end of 14	78	151,259	0	151,259	0	0	0	end of 14
end of 15	79	155,797	0	155,797	0	0	0	end of 15
end of 16	80	160,471	0	160,471	0	0	0	end of 16
		0	0	0	306,040	9,181	315,221	

Orange backgrounds indicate hypothetical returns

Step 13: Manage: Click on the green manage button within the column for the 401k.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts: 401k

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Total Income	Year
net return	64	3.00 %	IRA					
initial amount		100,000	100,000	Subtotal of account incomes	Manage	Manage		
bonus %		0.00 %	0		Infl Factor	Infl Factor		
w/bonus		100,000	100,000		2.00 %	2.00 %		
end of 1	65	103,000	0	103,000	100,000	3,000	103,000	end of 1
end of 2	66	106,090	0	106,090	102,000	3,060	105,060	end of 2
end of 3	67	109,273	0	109,273	104,040	3,121	107,161	end of 3
end of 4	68	112,551	0	112,551	0	0	0	end of 4
end of 5	69	115,927	0	115,927	0	0	0	end of 5
end of 6	70	119,405	0	119,405	0	0	0	end of 6
end of 7	71	122,987	0	122,987	0	0	0	end of 7
end of 8	72	126,677	0	126,677	0	0	0	end of 8
end of 9	73	130,477	0	130,477	0	0	0	end of 9
end of 10	74	134,392	0	134,392	0	0	0	end of 10
end of 11	75	138,423	0	138,423	0	0	0	end of 11
end of 12	76	142,576	0	142,576	0	0	0	end of 12
end of 13	77	146,853	0	146,853	0	0	0	end of 13
end of 14	78	151,259	0	151,259	0	0	0	end of 14
end of 15	79	155,797	0	155,797	0	0	0	end of 15
end of 16	80	160,471	0	160,471	0	0	0	end of 16
		0	0	0	306,040	9,181	315,221	

Orange backgrounds indicate hypothetical returns

Step 14: Tax Calculation Option: Click on the down carrot arrow and select Tax Income Distributions (Qualified).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

- Annuitize (for years certain) 1.0 %
- Liquidate account (in so many years)

Withdrawals

- Annual fixed withdrawal
- Annual percentage withdrawal 0.0 %
- Required minimum distribution (RMD)
- Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

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

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Orange backgrounds indicate hypothetical returns

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

Step 15: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

- Annuitize (for years certain) 1.0 %
- Liquidate account (in so many years)

Withdrawals

- Annual fixed withdrawal
- Annual percentage withdrawal 0.0 %
- Required minimum distribution (RMD)
- Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

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

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Orange backgrounds indicate hypothetical returns

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

Step 16: Annual Fixed Savings Text Box: Type in the monetary amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional
 Account description
 Optional account company
 Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation: Moderate Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider
 Based on: age Client2's age Joint
 Select income rider: [dropdown]
 Number of months of payout in first year: 12.0
 Enter manual payout:

Structured Income Type

Income Riders
 Start payout from income rider

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

Withdrawals
 Annual fixed withdrawal
 Annual percentage withdrawal 0.0%
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings 6000

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
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20		
21		
22		
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 17: 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: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional
 Account description
 Optional account company
 Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation: Moderate Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider
 Based on: age Client2's age Joint
 Select income rider: [dropdown]
 Number of months of payout in first year: 12.0
 Enter manual payout:

Structured Income Type

Income Riders
 Start payout from income rider

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

Withdrawals
 Annual fixed withdrawal
 Annual percentage withdrawal 0.0%
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings 6000

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

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		

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 18: Pick Years: Click on the green Pick Years button located at the lefthand side of the Income Data 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: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 6000

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		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
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 19: Clicking: After clicking on the Pick Years green button, the term savings should be entered in the income column and numeric amount should be entered into the Variable column of the table. Repeat step 15 to 18 as needed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

[input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1	Income savings	6000
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
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 20: Save: Click on the green button Save underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401k

Initial account balance: \$100,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0% Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account Make-up total benefit 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

Income Data

Year	Income	Variable
1	savings	6000
2	savings	6120
3	savings	6242
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
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 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts		Incomes		Total Income	Year	
			Accounts Total	Planned Distribution	Wages	Employer Match			
net return	3.00 %	IRA	100,000		100,000	3,000	97,000		
initial amount	100,000		100,000		100,000	3,000	98,940		
bonus %	0.00 %		0		0	3,121	100,919		
w/bonus	100,000		100,000		100,000	3,000	97,000		
end of 1	109,000	(6,000)	109,000	(6,000)	100,000	3,000	97,000	end of 1	
end of 2	118,390	(6,120)	118,390	(6,120)	102,000	3,060	98,940	end of 2	
end of 3	128,184	(6,242)	128,184	(6,242)	104,040	3,121	100,919	end of 3	
end of 4	138,229	0	138,229	0	0	0	0	end of 4	
end of 5	135,990	0	135,990	0	0	0	0	end of 5	
end of 6	140,070	0	140,070	0	0	0	0	end of 6	
end of 7	144,272	0	144,272	0	0	0	0	end of 7	
end of 8	148,600	0	148,600	0	0	0	0	end of 8	
end of 9	153,058	0	153,058	0	0	0	0	end of 9	
end of 10	157,650	0	157,650	0	0	0	0	end of 10	
end of 11	162,379	0	162,379	0	0	0	0	end of 11	
end of 12	167,251	0	167,251	0	0	0	0	end of 12	
end of 13	172,268	0	172,268	0	0	0	0	end of 13	
end of 14	177,436	0	177,436	0	0	0	0	end of 14	
end of 15	182,759	0	182,759	0	0	0	0	end of 15	
end of 16	188,242	0	188,242	0	0	0	0	end of 16	
			(18,362)		(18,362)	306,040	9,181	296,859	

Orange backgrounds indicate hypothetical returns

Step 22: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Total Income	Year
net return	64	3.00 %	IRA	100,000	0	0	0	
initial amount		100,000	100,000	0	0	0	0	
bonus %		0.00 %						
w/bonus		100,000	100,000	0	0	0	0	
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	end of 3
end of 4	68	132,029	0	132,029	0	0	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	end of 16
		(18,362)		(18,362)	306,040	9,181	296,859	

Orange backgrounds indicate hypothetical returns

Step 23: Use Advanced Tax Planning: Click on the green Advanced Tax Planning button underneath the Manage Tax subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

[Save](#) [Cancel](#) [Use Basic Tax Planning](#) [Use Advanced Tax Planning](#)

Tax name: [REDACTED]

Starting effective tax rate: 0.0 %

Tax description: [REDACTED]

ADD ADJUSTMENT

[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](#)

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

Orange backgrounds indicate hypothetical returns

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

Step 24: Tax Name: Filter in Tax Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Tax name:

Pre 2018 tax rate: %

Tax description:

Filing Option:

Orange backgrounds indicate hypothetical returns

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							%
2							%
3							%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

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

Step 25: Enter Additional Tax Details Not Modeled Elsewhere In This Plan: Enter the employer contributions in the "Other Schedule 1 Income" column as positive values.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Tax name:

Pre 2018 tax rate: %

Tax description:

Filing Option:

Orange backgrounds indicate hypothetical returns

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							%
2							%
3							%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

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

Step 26: Save: Click the green save button underneath the Manage Tax Subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Enter Additional Tax Details Not Modeled Elsewhere in This Plan

Tax name: Eff Tax Rate

From 2018 tax rate: 0.0 %

Tax description: [Text Field]

Filing Option: [Dropdown]

Create Tax Scenario for Year: [Dropdown]

Orange backgrounds indicate hypothetical returns

Year	Cap Gains not in Other Accounts	Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1		3000					%
2		3060					%
3		3121					%
4							%
5							%
6							%
7							%
8							%
9							%
10							%
11							%
12							%
13							%
14							%
15							%
16							%
17							%
18							%
19							%
20							%
21							%
22							%

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

Step 27: 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: [Text]
INITIAL PLAN DATE: [Text]
REVISED PLAN DATE: [Text]

Structured Income Planning

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

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts: 401k

Incomes: [Text]

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year
net return	64	3.00 %	100,000	IRA	100,000				
initial amount		100,000	100,000	0	Subtotal of account incomes	0			
bonus % w/bonus		0.00 %	100,000	100,000					
end of 1	65	109,000	109,000	(6,000)	100,000	3,000	(12,752)	84,248	end of 1
end of 2	66	118,390	118,390	(6,120)	102,000	3,060	(13,014)	85,926	end of 2
end of 3	67	128,184	128,184	(6,242)	104,040	3,121	(13,283)	87,636	end of 3
end of 4	68	132,029	132,029	0	0	0	0	0	end of 4
end of 5	69	135,990	135,990	0	0	0	0	0	end of 5
end of 6	70	140,070	140,070	0	0	0	0	0	end of 6
end of 7	71	144,272	144,272	0	0	0	0	0	end of 7
end of 8	72	148,600	148,600	0	0	0	0	0	end of 8
end of 9	73	153,058	153,058	0	0	0	0	0	end of 9
end of 10	74	157,650	157,650	0	0	0	0	0	end of 10
end of 11	75	162,379	162,379	0	0	0	0	0	end of 11
end of 12	76	167,251	167,251	0	0	0	0	0	end of 12
end of 13	77	172,268	172,268	0	0	0	0	0	end of 13
end of 14	78	177,436	177,436	0	0	0	0	0	end of 14
end of 15	79	182,759	182,759	0	0	0	0	0	end of 15
end of 16	80	188,242	188,242	0	0	0	0	0	end of 16
		(18,362)	(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns

Step 28: Display Options: Click on the green Display Options 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 an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. income Tax	After Tax Income	Year	
net return	64	3.00 %	IRA	100,000	Subtotal of account incomes	Manage	Manage	Manage		
initial amount		100,000	0	100,000		Infl Factor	Infl Factor			
bonus % w/bonus		0.00 %		100,000		2.00 %	2.00 %			
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0	0	end of 16
			(18,362)	(18,362)	306,040	9,181	(39,049)	257,810		

Orange backgrounds indicate hypothetical returns

Step 29: View Tax Rates: Click on the green View Tax Rates button in the Column Display Options.

Column Display Options [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

401k

Wages

Employer Match

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

[Return With Grouping](#) [Return Without Grouping](#)

Group Setup

Accounts

Group	Title	Color
Grou 1	Accounts	Set
Grou 2		Set
Grou 3		Set
Grou 4		Set
Grou 5		Set

Incomes

Group	Title	Color
Grou 1	Incomes	Set
Grou 2		Set
Grou 3		Set
Grou 4		Set
Grou 5		Set

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

Step 30: 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 an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year	
net return	64	3.00 %	IRA	100,000						
initial amount		100,000		0						
bonus %		0.00 %								
w/bonus		100,000		100,000						
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0-0%	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns

Step 31: 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 an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year	
net return	64	3.00 %	IRA	100,000						
initial amount		100,000		0						
bonus %		0.00 %								
w/bonus		100,000		100,000						
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0-0%	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns

Step 32: 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: Adding an Employer Match 401k

Planning Horizon: 1 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year	
net return	64	3.00 %	IRA	100,000	0	0	0	0		
initial amount		100,000		100,000	Subtotal of account incomes	0	0	0		
bonus %		0.00 %		0	Infl Factor	Infl Factor	Eff Tax Rate			
w/bonus		100,000		100,000	2.00 %	2.00 %				
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0-0%	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns

Step 33: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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Structured Income Planning

Edit Dynamic Mode

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year	
net return	64	3.00 %	IRA	100,000	0	0	0	0		
initial amount		100,000		100,000	Subtotal of account incomes	0	0	0		
bonus %		0.00 %		0	Infl Factor	Infl Factor	Eff Tax Rate			
w/bonus		100,000		100,000	2.00 %	2.00 %				
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0-0%	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

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