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

04/10/2025 10:50 am EDT

Within the tax advance planning function, there are multiple ways you can show an employer match 401k distribution. Below is the step-by-step guideline for showing an employer match 401k distributions using the Other Schedule 1 Income column in the tax advance planning function.

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



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

| | | | | | | | | | YOUR CASE LIST SETTINGS HELP SIGN |
|---------------|---------------|-----------------|--------------|-------------------|-------------------------|------------------|-----------------|--------------|--|
| CLIENT DASHBO | ARD STR | UCTURED INCOM | E PLANNING | CASH FL | OW AND TAX A | DVISOR ASS | ET ALLOCATIO | ON AND NET W | PREPARED BY: INITIAL PLAN DATE: ORTH GRAPHS REPORTS TOOLS REVISED PLAN DATE: |
| Structu | urod l | ncome | Dlar | nina | | | | | |
| Structi | ureu n | ncome | : T Tal | ming | | | Directo | Ontinga | |
| Edit. Save C | ancel Add / | Account | ncome A | dd inc Tax 7 | Add Target | Edit of Add Scen | ano Dispia | y Options | |
| Scenario Add | ing an Emplo | yer Match 401k | | | | | \sim | | |
| | | | | | | | | | |
| Diam'r | | Accour | S | | | | | | |
| Horizon | 16 years ∨ | 40 | | | | Incomes | | | |
| Year | | Account | ncome | Accounts Total | Planned Distribution | Wages | Total Income | Year | |
| net return | 64 | 3.00 % | IRA | 100.000 | O hund | | | | |
| bonus % | | 0.00 % | | 100,000 | of account | Infl Factor | | | |
| w/bonus | | 100,000 | /lanage | 100,000 | incomes | 2.00 % | | | |
| end of 1 | 65 | 103,000 | 0 | 103,000 | 0 | 100,000 | 100,000 | end of 1 | |
| end of 2 | 66 | 106,090 | 0 | 106,090 | 0 | 102,000 | 102,000 | end of 2 | |
| end of 3 | 67 | 109,273 | 0 | 109,273 | 0 | 104,040 | 104,040 | 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 | /6 | 142,576 | 0 | 142,576 | 0 | 0 | 0 | end of 12 | |
| end of 13 | 70 | 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 16 | 90 | 160.471 | 0 | 160 471 | 0 | 0 | 0 | end of 16 | |
| end of 16 | 00 | 100,471 | 0 | 100,471 | 0 | 306.040 | 306.040 | enu or ro | |
| Orango ha | okaroundo in | dicate hypothet | ical returns | 0 | 0 | 550,040 | 000,040 | | |
| orange ba | ickgrounds in | uicate nypothet | carretums | | | | | | |

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

| | | | YOUR CASE LIST | SETTINGS HELP SIG | GN OUT |
|---|-------------------------------|-------------------------|--------------------|------------------------------|--------|
| Manage Income Save Cancel | | | | | |
| Other income name | | | 24 | Income Adjustments | |
| This is a Social Security income | | ADD ADJUSTMENT | Year 1 2 | Income adjustment | * |
| First year income | | Pick year(s) | 3 | | |
| Inflation rate | 0.0 % | Dick year(s) to remove | 5 6 | | |
| Number of months of income in first year | 12.0 | FICK year(s) to remove | 7 8 | | |
| Income description | | Reset all years | 9 10 | | |
| Delay the income start until age Age to begin income | O Client 1 age O Client 2 age | | 12 13 | | |
| Tax calculation option | Not Taxable ~ | | 14 15 | | |
| | | | 17 | | |
| | | | 19 | | |
| | | | 21 22 | | |
| | | | 23 - 24 | | + |
| Orange backgrounds indicate hypothet | ical returns | Note that entered value | s WILL roll down t | o following years when blank | |

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

| | | | YOUR CASE LIST | SETTINGS HELP | SIGN OUT |
|---|-----------------------------|-------------------------|---------------------|-----------------------------|----------|
| Manage Income | | | | | |
| Other income name | Employer Match | ADD ADJUSTMENT | Year | Income Adjustments | A |
| This is a Social Security income | | | | | |
| First year income | | Pick year(s) | 3 | | - 1 |
| Inflation rate | 0.0 % | | 5 | | - 1 |
| Number of months of income in first year | 12.0 | Pick year(s) to remove | 7 | | - 1 |
| Income description | | Reset all years | 9 | | - 1 |
| Delay the income start until age Age to begin income | 0 Glient 1 age Client 2 age | | 11 12 13 | | |
| Tax calculation option | Not Taxable ~ | | 14 15 16 | | |
| | | | 17 18 19 | | |
| | | | 20 21 22 | | |
| | | | 23 74 | | • |
| Orange backgrounds indicate hypothe | tical returns | Note that entered value | es WILL roll down t | o following years when blan | k |

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

| | | | YOUR CASE LIST | SETTINGS HELP S | IGN OUT |
|---|-------------------------------|-------------------------|-------------------|-------------------------------|---------|
| Manage Income save Cancel | | | | | |
| Other income name | Employer Match | ADD ADJUSTMENT | Year | Income Adjustments | 4 |
| This is a Social Security income | | | 1 | | |
| First year income | 3,000 | Pick year(s) | | | |
| Inflation rate | 0.0 % | Pielo and Alan and and | 5 | | |
| Number of months of income in first year | 12.0 | Pick year(s) to remove | 7 8 | | |
| Income description | | Reset all years | 9 10 | | |
| Delay the income start until age Age to begin income | 0 Client 1 age O Client 2 age | | 11 12 13 | | |
| Tax calculation option | Not Taxable 🗸 | | 14 | | |
| | | | 16 17 18 | | |
| | | | 19 20 | | |
| | | | 21 22 | | |
| | | | 23 - 24 | | • |
| Orange backgrounds indicate hypothet | ical returns | Note that entered value | es 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 | | | | | |
| Other income name | Employer Match | AD HOTHERIT | | Income Adjustments | |
| This is a Social Security income | | | 1 2 | Income adjustment | ^ |
| First year income | 3,000 | Pick year(s) | 3 4 | | |
| Inflation rate | 2 % | ck year(s) to remove | 5 6 | | |
| Number of months of income in first year | 12.0 | | | | |
| Income description | | Reset all years | 10 | | |
| Delay the income start until age Age to begin income | 0 Client 1 age O Client 2 age | | 12 13 | | |
| Tax calculation option | Not Taxable | | 14 15 16 | | |
| | | | 17 | | |
| | | | 19 20 | | |
| | | | 21 | | |
| | | | 24 | | • |
| Orange backgrounds indicate hypothe | tical returns | Note that entered value | s WILL roll down t | to following years when blan | k |

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

| | | | | YOUR CASE LIST | SETTINGS HELP SIGN OF |
|---|---------------------------|----|--------------------------|------------------|-------------------------------|
| Manage Income Save Cancel | | | | | |
| Other income name | Employer Match | | | Maxa | Income Adjustments |
| This is a Social Security income | 0 | →ĺ | | Year 1 2 | Income adjustment |
| First year income | 3,000 | | Pick year(s) | 3 4 | |
| Inflation rate | 2 % | Pi | ick year(s) to remove | 5 6 | |
| Number of months of income in first year | 12.0 | | | | |
| Income description | | | Reset all years | 10 | |
| Delay the income start until age Age to begin income | Client 1 age Client 2 age | | | 12 13 | |
| Tax calculation option | Not Taxable ~ | | | 15 | |
| | | | | 17 18 | |
| | | | | 19 20 | |
| | | | | 21 | |
| | | | | 24 | • |
| Orange backgrounds indicate hypothe | tical returns | | Note that entered values | WILL roll down t | to following years when blank |

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

| | | YOUR CASE LIS | T SETTINGS HELP SIGN OUT |
|---|-------------------------------|--------------------------|---------------------------------|
| Manage Income Save Cancel | | | |
| Other income name | Employer Match | 4 | Income Adjustments |
| This is a Social Security income | ADD ADJUSTMEN | VT Year 1 2 | Income adjustment |
| First year income | 3,000 Pick year(s) | | |
| Inflation rate | 2 % Pick year(s) to rem | iove 6 | |
| Income description | Reset all years | 8 9 10 | |
| Delay the income start until age Age to begin income | 0 Client 1 age O Client 2 age | 11 12 13 | |
| Tax calculation option | Not Taxable ~ | 14 15 16 | |
| | | 17 18 | |
| | | 20 21 | |
| | | 22 23 24 | - |
| | | 4 | > |
| Orange backgrounds indicate hypothet | tical returns Note that enter | red values WILL roll dow | n to following years when blank |

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

| | | YOUR CASE LIS | T SETTINGS HELP SIGN OUT |
|---|-----------------------------|--------------------|---------------------------------|
| Manage Income | | | |
| Other income name | Employer Match | | Income Adjustments |
| This is a Social Security income | | 1 2 | Income adjustment |
| First year income | 3,000 Pick year(s) | □ 3 ☑ 4 | |
| Inflation rate | 2 % Pick year(s) to remove | 6 | |
| Number of months of income in first year | 12.0 | | |
| Income description | Reset all years | 10 | |
| Delay the income start until age Age to begin income | 0 Client 1 age Client 2 age | 12 13 | |
| Tax calculation option | Not Taxable v | 14 15 | |
| | | 17 | |
| | | 19 20 | |
| | | 21 22 | |
| | | 23 24 | - |
| Orange backgrounds indicate hypothet | Note that entered va | ues WILL roll dowr | n 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 S | SIGN OUT |
|---|-----------------------------|-------------------------|--------------------|------------------------------|----------|
| Manage Income save Cancel | | | | Income Adjustments | |
| Other income name | Employer Match | | | | |
| This is a Social Security income | 0 | ADD ADJUSTMENT | Year 1 2 | Incone adjustment | * |
| First year income | \$3,000 | Pick year(s) | 3 | 0 | |
| Inflation rate | 2.0 % | Dick voor(o) to romovo | 6 | | |
| Number of months of income in first year | 12.0 | Pick year(s) to remove | 7 8 | | |
| Income description | | Reset all years | 9 | | |
| Delay the income start until age Age to begin income | 0 Client 1 age Client 2 age | | 11 12 13 | | |
| Tax calculation option | Not Taxable ~ | | 14 15 16 | | |
| | | | 17 | | |
| | | | 19 20 | | |
| | | | 21 | | |
| | | | - 24 | | + |
| Orange backgrounds indicate hypothet | ical returns | Note that entered value | s WILL roll down t | o following years when blank | |

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

| | | , | OUR CASE LI | IST SETTINGS HELP | SIGN OUT |
|--|-------------------------------|--------------|---------------|--------------------------------|----------|
| Manage Income | | | | | |
| 1 | | | | Income Adjustments | |
| Otler income name | Employer Match | | Maaa | lesses eductoret | |
| The is a Social Security income | | | 1 2 2 | Income adjustment | Î |
| Fir t year income | \$3,000 Pick year(s) | | 3 | 0 | - 1 |
| Infation rate | 2.0 % Pick year(s) to rem | ove | 5 | | - 1 |
| Number of months of income in first year | 12.0 | | 8 | | - 1 |
| Income description | Reset all years | | 10 11 | | - 1 |
| Deny the income start until age | | | 12 | | |
| Ag to begin meome | 0 Glient rage O Glient zage | | 13 | | |
| Tax calculation option | Not Taxable | | 15 | | |
| | | | 16 | | |
| | | | 17 | | |
| | | | 18 | | |
| | | | 20 | | |
| | | | 21 | | |
| | | | 22 | | |
| | | | 23 | | - |
| | | 4 | 1 14 | | - E |
| Orange backgrounds indicate hypothe | tical returns Note that enter | red values \ | VILL roll dov | wn to following years when bla | ink |

Step 12: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



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





| | | | | YOUR | CASE LIST SETTING | S HELP | SIGN OUT |
|---|---|---|---|--|------------------------|----------------|----------|
| Manage Accour | nt | | | | | | |
| Save Cancel View / Edit Income | View / Edit Death Benefit View / Edit Actual Values | | | | | | |
| Account name | 401k | Structured Income Type | ADD INCOME | Year | Income Data | Variable | * |
| Hypothetical return | 3.0 % | O Start payout from income rider | Pick year(s) | 1 2 3 | | | |
| Bonus Optional Account description Optional account company Other | 0.0] % | 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 | 4 5 6 7 8 9 | | | L |
| Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level | Tax Income Distributions (Qualified) | Mithdrawale Annual fixed withdrawal Annual percentage withdrawal 0,0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) | Pick year(s) to remove Remove year to end of plan | 10 11 12 13 14 15 16 17 | | | |
| Account owner Account type Add an income rider Based on | 401k Client2's age Joint ear 12.0 | 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 | Reset all years | 18 19 20 21 22 23 74 | | 1 | • |
| Enter manual payout | ncome Rider pothetical returns | Annual Savings | Note that enter | ed values WILL | NOT roll down to follo | wing years who | en blank |

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

| | | | | | YOUR | CASE LIST SETT | INGS HELP | SIGN OUT |
|--|---|---|-----------------------------|--------|-----------|---------------------|------------------|-----------|
| Manage Accoun | t | | | | | | | |
| Save Cancel View / Edit Income | View / Edit Death Benefit View / Edit Actual Values | | | | | | | |
| | | | | | | | | |
| Account name | 401k | Structured Income Type | | | | Income Da | ta | |
| Initial account balance | \$100,000 | Income Riders | ADD INCOME | | Year | Income | Variable | |
| | 3100,000 | O Start payout from income rider | | | 1 | | | |
| Hypothetical return | 3.0 % | | Pick year(s) | | 3 | | | |
| Bonus | 0.0 % | | OR | ŏ | 4 | | | |
| Ontional | | Annuitize (for years certain) | Start year for rest of plan | | 5 | | | |
| Account description | | | OR | | 6 | | | |
| Optional account company | | C Elquidate account (in so many years) | | | 8 | | | |
| Other | | | Start year for X years | ŏ | 9 | | | |
| Tax calculation option | Tax Income Distributions (Qualified) | Withdrawals | 0 | | 10 | | | |
| Add money later - deferred account | | Annual fixed withdrawal | Pick year(s) to remove | | 12 | | | |
| Years deferred | 0 | O Annual percentage withdrawal 0.0 % | | | 13 | | | |
| Acost plan ellosetion | | O Required minimum distribution (RMD) | | | 14 | | | |
| Asset plan allocation | Moderate Sel | Beneficial IRA RMD (based on beneficiaries life) | Remove year to end of plan | | 15 | | | |
| Risk level | Moderate | 0 | | | 17 | | | |
| Account owner | ~ | | Reset all years | | 18 | | | |
| | | Calculated Plan Withdrawals | | | 19 | | | |
| Account type | 401k ~ | Make-up total owners RMD from one account | | | 20 | | | |
| Rased on A same C | lient? 's age | O Make-up total benef RMD from one account | | | 22 | | | |
| Salect income rider | Sienz sage O Sonic | O Make-up income gap based on target income | | | 23 | | | - |
| Number of months of payout in first ve | ar 12.0 | | | - | 24 | | | -> |
| Enter manual payout | 12.0 | | | | | | | |
| | | Annual Savings | | | | | | |
| Request Additional Rider Remove In | come Rider | | | | | | | |
| Orange backgrounds indicate hyp | othetical returns | | Note that ente | red va | lues WILL | NOT roll down to fe | ollowing years w | hen blank |

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

| | | | | | YOUR | CASE LIST SET | TINGS HELP | SIGN OUT |
|---|--------------------------------------|---|-----------------------------|--------|-----------|------------------|-------------------|-----------|
| Manage Account | | | | | | | | |
| Save Cancel View / Edit Income View / Edit Dea | th Benefit View / Edit Actual Values | | | | | | | |
| | | | | | | | | |
| Account name 401k | | Structured Income Type | | | | Income D | ata | |
| Initial account balance \$100.000 | | Income Riders | ADD INCOME | | Year | Income | Variable | |
| | | Start payout from income rider | | | 1 | | | |
| Hypothetical return 3.0 | 16 | | Pick year(s) | | 3 | | | |
| Bonus 0.0 |) % | Liquidate or annuitize | OR | | 4 | | | |
| Optional | | Annuitize (for years certain) 1.0 % | Start year for rest of plan | | 5 | | | |
| Account description | | Liquidate account (in so many years) | OR | | 7 | | | |
| Optional account company | | | | Ö | 8 | | | |
| Other | | | Start year for X years | | 9 | | | |
| Tax calculation option Tax Income | Distributions (Qualified) | Withdrawals | 0 | | 10 | | | |
| Add money later - deferred account | | Annual fixed withdrawal | Pick year(s) to remove | | 12 | | | |
| Years deferred 0 | | Annual percentage withdrawal 0.0 % | | | 13 | | | |
| Asset plan ellevation | _ | Required minimum distribution (RMD) | | | 14 | | | |
| Asset plan allocation Moderate | Sel | Beneficial IRA RMD (based on beneficiaries life) | Remove year to end of plan | | 15 | | | |
| Risk level Moderate | | 0 | | | 17 | | | |
| Account owner | ~ | | Reset all years | | 18 | | | |
| | | Calculated Plan Withdrawals | | | 19 | | | |
| Account type 401k | \checkmark | Make-up total owners RMD from one account | | | 20 | | | |
| Resed on Client2 's see | | Make-up total benef RMD from one account | | | 22 | | | |
| Select income rider | O Joint | O Make-up income gap based on target income | | | 23 | | | - |
| Number of months of payout in first year | 12.0 | | | • | 24 | | | • |
| Enter manual payout | 12.0 | | | | | | | |
| | | Annual Savings | | | | | | |
| Request Additional Rider Remove Income Rider | | | | | | | | |
| Orange backgrounds indicate hypothetical return | ns | | Note that ente | red va | lues WILL | NOT roll down to | following years w | hen blank |

Step 17: Income Data: Within the Income data table click on the Year text box that you would like to select.

| | | | | | YOUR | R CASE LIST SETTIN | GS HELP | |
|--------------------------------------|---|---|-----------------------------|----------|-----------|-------------------------|---------------|-----|
| nage Accour | 1t | | | | 7 | | | |
| Cancel View / Edit Income | View / Edit Death Benefit View / Edit Actual Values | | | | / | | | |
| | | | | | | | | |
| count name | 401k | Structured Income Type | | 1 | | Income Data | | |
| ial account balance | \$100,000 | Income Riders Start payout from income rider | ADD INCOME | | Year 1 | Income | Variable | |
| pothetical return | 3.0 % | | Pick year(s) | | 2 3 | | | |
| านร | 0.0 % | Liquidate or annuitize | OR | | 4 | | | |
| ional | | Annuitize (for years certain) 1.0 % | Start year for rest of plan | | 5 | | | |
| Account description | | Liquidate account (in so many years) | OR | | 7 | | | |
| Optional account company | | | | ŏ | 8 | | | |
| Other | | | Start year for X years | | 9 | | | |
| calculation option | Tax Income Distributions (Qualified) | Withdrawals | 0 | | 10 | | | |
| d money later - deferred account | | Annual fixed withdrawal | Pick year(s) to remove | | 12 | | | |
| ars deferred | | Annual percentage withdrawal 0.0 % | | | 13 | | | |
| | | Required minimum distribution (RMD) | | Ö | 14 | | | |
| set plan allocation | Moderate Sel | | Remove year to end of plan | | 15 | | | |
| k level | Moderate | Beneficial IRA RMD (based on beneficiaries life) | | | 16 | | | |
| | | | Reset all years | | 18 | | | |
| count owner | ~ | Calculated Plan Withdrawals | recort an youro | ñ | 19 | | | |
| count type | 401k ~ | O Make-up total owners RMD from one account | | | 20 | | | |
| d an income rider | | Make-up total benef RMD from one account | | | 21 | | | |
| ased on 🥥 age 🔾 | Client2 's age 🔘 Joint | | | | 22 | | | |
| elect income rider | ~ | маке-up income gap based on target income | | 0 | 24 | | | |
| imber of months of payout in first y | ear 12.0 | | | 1 | | | |) |
| nter manual payout 🗍 | | Annual Savings | | | | | | |
| | | Annual fixed savings 6000 | | | | | | |
| equest Additional Rider Remove I | ncome Rider | | | | | | | |
| Orange backgrounds indicate hy | pothetical returns | | Note that enter | red valu | Jes WIL | L NOT roll down to foll | owing years v | vhe |

Step 18: Pick Years: Click on the green Pick Years button located at the lefthand side of the Income Data table.

| | | | | | YOUR CA | ASE LIST SETT | INGS HELP | SIGN OUT |
|--|---|---|-----------------------------|--------|-------------|--------------------|------------------|-----------|
| Manage Accourt | 1† | | | | | | | |
| Save Cancel View / Edit Income | View / Edit Death Benefit View / Edit Actual Values | | | | | | | |
| | | | | | | | | |
| Account name | 401k | Structured Income Type | | | | Income Da | ata | |
| Initial account balance | \$100,000 | Income Riders O Start payout from income rider | ADD INCOME | | Year 1 | Income | Variable | |
| Hypothetical return | 3.0 % | | Pick year(s) | | 2 3 | | | |
| Bonus | 0.0 % | Liquidate or annuitize | OR | | 4 | | | |
| Optional | | O Annuitize (for years certain) 1.0 % | Start year for rest of plan | | 5 | | | |
| Account description | | Liquidate account (in so many years) | OR | | 7 | | | |
| Optional account company | | | | | 8 | | | |
| Other | | | Start year for X years | | 9 | | | |
| Tax calculation option | Tax Income Distributions (Qualified) | Withdrawals | 0 | | 10 11 | | | |
| Add money later - deferred account | | | Pick year(s) to remove | | 12 | | | |
| Years deferred | 0 | Annual percentage withdrawal 0.0 % | | | 13 | | | |
| | | Required minimum distribution (RMD) | | | 14 | | | |
| Asset plan allocation | Moderate Sel | | Remove year to end of plan | | 15 | | | |
| Risk level | Moderate | Beneficial IKA RMD (based on beneficiaries life) | | | 16 | | | |
| and the second s | | | Pecet all veare | | 18 | | | |
| Account owner | ~ | Calculated Plan Withdrawale | Reset all years | | 19 | | | |
| Account type | 401k ~ | Make-up total owners RMD from one account | | | 20 | | | |
| Add an income rider | | | | | 21 | | | |
| Based on 💿 age 🔿 🖉 | Client2 's age 🔘 Joint | Make-up total benef RMD from one account | | | 22 | | | |
| Select income rider | ~ | Make-up income gap based on target income | | | 23 | | | - |
| Number of months of payout in first ye | ear 12.0 | | | 4 | 74 | | | - F |
| Enter manual payout | | Annual Savinge | | | | | | |
| | | Annual fixed savings Annual fixed savings | | | | | | |
| Request Additional Rider Remove In | ncome Rider | · · · · · · · · · · · · · · · · · · · | | | | | | |
| Orange backgrounds indicate hyp | pothetical returns | | Note that ente | red va | lues WILL N | NOT roll down to f | ollowing years w | hen 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 Accour | nt | | | | | | | | |
| Save Cancel View / Edit Income | View / Edit Death Benefit | /iew / Edit Actual Values | | | | | / | | |
| | | | | | | | / | | |
| Account name | 401k | | Structured Income Type | | | | Income Data | | |
| Initial account balance | \$100.000 | | Income Riders | ADD INCOME | | Year Inco | ne | Variable | - |
| Iteration at seture | | | Start payout from income rider | ni Kanadari kara karakari | | 1 savin 2 | gs | 6000 | |
| Hypothetical return | 3.0 % | | | Pick year(s) | ŏ | 3 | | | |
| Bonus | 0.0 % | | Liquidate or annuitize | U.V. | | 4 | | | |
| Optional | | | Annuitize (for years certain) 1.0 % | Start year for rest of plan | | 5 | | | |
| Account description | | | O Liquidate account (in so many years) | OR | | 7 | | | |
| Optional account company Other | | | | Start year for Y years | | 8 | | | |
| outer | | | | | | 9 | | | |
| Tax calculation option | Tax Income Distributions | (Qualified) ~ | Withdrawals | | | 11 | | | |
| Add money later - deferred account | | | | Pick year(s) to remove | ŏ | 12 | | | |
| Years deferred | 0 | | Annual percentage withdrawal 0.0 % | | | 13 | | | |
| Asset plan allocation | Moderate | Sel | Required minimum distribution (RMD) | Remove year to end of plan | | 15 | | | |
| Rick Joyol | n Se anne the second | | Beneficial IRA RMD (based on beneficiaries life) | | | 16 | | | |
| RISK level | Moderate | | | | | 17 | | | |
| Account owner | ~ | | Colculated Dian Withdrawala | Reset all years | | 19 | | | |
| Account type | 401k 🗸 | | Make-up total owners RMD from one account | | Ö | 20 | | | |
| Add an income rider | | | Make-up total benef RMD from one account | | | 21 | | | |
| Based on 💿 age 🔾 (| Client2 's age 🔘 Joint | | | | | 22 | | | |
| Select income rider | | ~ | Make-up income gap based on target income | | 00 | 24 | | | - |
| Number of months of payout in first ye | ear | 12.0 | | | 4 | | | | P |
| Enter manual payout | | | Annual Savings | | | | | | |
| Request Additional Rider Remove Ir | ncome Rider | | Annual fixed savings | | | | | | |
| Orange backgrounds indicate hy | pothetical returns | | | Note that enter | ed val | lues WILL NOT rol | down to follow | ving vears w | nen blank |
| | | | | | | | | | |

Step 20: Save: Click on the green button Save underneath the Manage Account subheading.

| | | | | YOUR | ASE LIST SET | TINGS HELP | SIGN OUT |
|--|---|--|-----------------------------|-----------------|------------------|--------------------|----------|
| Manage Accourt | 1t | | | | | | |
| Save Cancel View / Edit Income | View / Edit Death Benefit View / Edit Actual Values | | | | | | |
| Account name | 401k | | | | | | |
| In tial account balance | \$100,000 | Structured Income Type Income Riders | ADD INCOME | Year | Income | Variable | * |
| in au account parance | \$100,000 | O Start payout from income rider | | 1 | savings | 6000 | |
| Hypothetical return | 3.0 % | | Pick year(s) | 2 | savings | 6120 | |
| Bonus | 0.0 % | Liquidate or annuitize | OR | 4 | auvinga | 0242 | |
| Of tional | | O Annuitize (for years certain) 1.0 % | Start year for rest of plan | | | | |
| Account description | | Liquidate account (in so many years) | OR | 7 | | | |
| Optional account company | | | | 8 | | | |
| Other | | | Start year for X years | 9 | | | |
| Tax calculation option | Tax Income Distributions (Qualified) | Withdrawals | 0 | 10 | | | |
| Ard money later - deferred account | | Annual fixed withdrawal | Pick year(s) to remove | 12 | | | |
| Years deferred | | Annual percentage withdrawal 0.0 % | | 13 | | | |
| | | Required minimum distribution (RMD) | | 14 | | | |
| Asset plan allocation | Moderate Sel | 0 | Remove year to end of plan | 15 | | | |
| Rick level | Moderate | Beneficial IRA RMD (based on beneficiaries life) | | 16 | | | |
| | | | Pacot all voare | 17 | | | |
| Account owner | v | Calculated Plan Withdrawals | incont un yours | 19 | | | |
| Account type | 401k ~ | Make-up total owners RMD from one account | | 20 | | | |
| Add an income rider | | Make up total benef RMD from one account | | 21 | | | |
| Based on 💿 age 🔿 🖉 | Client2 's age O Joint | | | 22 | | | |
| Select income rider | ~ | Make-up income gap based on target income | | 23 | | | - |
| Number of months of payout in first ye | ear 12.0 | | | 4 | | | • |
| Enter manual payout | | Annual Savinge | | | | | |
| | | Annual fixed savings | | | | | |
| Request Additional Rider Remove In | ncome Rider | | | | | | |
| Orange backgrounds indicate hyp | pothetical returns | | Note that enter | red values WILL | NOT roll down to | following years wh | en blank |

Step 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



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

| | | | | | | | | | | | | YOUR CASE LIST SETTINGS | HELP SIG |
|----------------|---------------|----------------|-------------------|-------------------|-------------------------|----------------|-------------------|-----------------|-----------|----------------|-------|-------------------------|----------|
| | | | | | | | | | | | | PREPARED BY: | |
| | | | | | | | | | | | | INITIAL PLAN DATE: | |
| CLIENT DASHBO | ARD STR | JCTURED INCO | ME PLANNING | CASH FI | LOW AND TAX A | DVISOR A | SSET ALLOCAT | TION AND NET | WORTH 0 | SRAPHS REPORTS | TOOLS | REVISED PLAN DATE: | |
| Structu | urod lu | ncom | | nina | | | | | | | | | |
| Suucu | ureu n | ICOIII | eriai | ming | | | | | | | | | |
| Edit Save C | ancel Add | Account Add | d Income Ad | dd Inc Tax | Add Target | Edit or Add So | enario Disp | lay Options | | | | | |
| Scenario 111 | | | | | | | | | | | | | |
| Add | ing an Employ | er Match 401 | ĸ | - | | | ~ | | | | | | |
| | | | _1 | | | | | | | | | | |
| | | Acco | unts | 1 | | | | | | | | | |
| Planning | 16 years ∨ | | | | 1 | | | | | | | | |
| Horizon | | 4 | 01k | | | Inco | mes | | | | | | |
| Year | | Account | Income | A counts Total | Planned Distribution | Wages | Employer Match | Total Income | Year |] | | | |
| net return | 64 | 3.00 % | IRA | 100000 | | | | | | 1 | | | |
| initial amount | | 100,000 | | 100,000 | Subtotal | Manage | Manage | | | | | | |
| bonus % | | 0.00 % | | 100.000 | of account | Infl Factor | Infl Factor | | | | | | |
| end of 1 | 65 | 100,000 | Manage (6.000) | 100,000 | (6 000) | 2.00 % | 2.00 % | 97.000 | end of 1 | - | | | |
| end of 2 | 66 | 118 390 | (6,120) | 118 390 | (6,000) | 102,000 | 3,060 | 98 940 | end of 2 | | | | |
| end of 3 | 67 | 128.184 | (6,242) | 128,184 | (6,242) | 104.040 | 3.121 | 100.919 | end of 3 | | | | |
| end of 4 | 68 | 132.029 | 0 | 132.029 | 0 | 0 | 0 | 0 | end of 4 | | | | |
| end of 5 | 69 | 135,990 | 0 | 135,990 | 0 | 0 | 0 | 0 | end of 5 | | | | |
| end of 6 | 70 | 140,070 | 0 | 140,070 | 0 | 0 | 0 | 0 | end of 6 | 1 | | | |
| end of 7 | 71 | 144,272 | 0 | 144,272 | 0 | 0 | 0 | 0 | end of 7 | | | | |
| end of 8 | 72 | 148,600 | 0 | 148,600 | 0 | 0 | 0 | 0 | end of 8 | | | | |
| end of 9 | 73 | 153,058 | 0 | 153,058 | 0 | 0 | 0 | 0 | end of 9 | | | | |
| end of 10 | 74 | 157,650 | 0 | 157,650 | 0 | 0 | 0 | 0 | end of 10 | | | | |
| end of 11 | 75 | 162,379 | 0 | 162,379 | 0 | 0 | 0 | 0 | end of 11 | | | | |
| end of 12 | 76 | 167,251 | 0 | 167,251 | 0 | 0 | 0 | 0 | end of 12 | | | | |
| end of 13 | 77 | 172,268 | 0 | 172,268 | 0 | 0 | 0 | 0 | end of 13 | | | | |
| end of 14 | 78 | 177,436 | 0 | 177,436 | 0 | 0 | 0 | 0 | end of 14 | | | | |
| end of 15 | 79 | 182,759 | 0 | 182,759 | 0 | 0 | 0 | 0 | end of 15 | 1 | | | |
| end of 16 | 80 | 188,242 | 0 | 188,242 | 0 | 0 | 0 | 0 | end of 16 | | | | |
| | | | (18,362) | | (18,362) | 306,040 | 9,181 | 296,859 | | | | | |
| Orange ba | ickgrounds in | dicate hypothe | etical returns | | | | | | | | | | |

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



Step 24: Tax Name: Filter in Tax Name.

| | | | | | | | Y | OUR CASE LIST | SETTINGS | HELP SI | GN OUT |
|--|-----------------------------------|---|------|---|---|------------------------------------|-------------------------------------|---------------------------|-----------------------|-------------------------------------|--------|
| Manage Tax Save Cancel Use Basic Tax Pl | lanning Use Advanced Tax Planning | 1 | | | | | | | | | |
| Tax name | | | | | Enter Ad | lditional Tax Det | ails Not Modele | d Elsewhere In 1 | 'his Plan | | |
| Pre 2018 tax rate | 0.0 % | | Year | Cap Gains not in Accounts Roll Down | Other Schedule 1 Income Roll Down | Income Adjustments Roll Down | Schedule A Override Roll Down | QBI Override Roll Down | Tax Credits Roll Down | Approx. State Tax % Roll Down | * 1 |
| Tax description | | | 2 | | - | - | | | | | % |
| Filing Option | | | 3 | | | | | | | | % |
| i ning option | ~ | | 4 | | | | - | | | | % |
| | | | 6 | | | | | | | | % |
| | | | 7 | | | | | | | | % |
| | | | 8 | | | | ļ | | | | % |
| | | | 10 | | | | | | | | ŝ |
| | | | 11 | | | | | | | | % |
| | | | 12 | | | | | | | | % |
| | | | 13 | | | | | | | | % |
| | | | 14 | | | | | | | | % |
| | | | 15 | | | | | | | | % |
| | | | 17 | | | | | | | | ~ |
| | | | 18 | | | | - | | | | % |
| | | | 19 | | · · · · · · · · · · · · · · · · · · · | | | | | | % |
| | | | 20 | | | | | | | 1 | % |
| | | | 21 | | | | | | | | % |
| Create Tax Scenario for Year | Ť | | 22 | | | | | | | | * • |
| _ | | | 4 | | | | | | | | - P |
| Urange backgrounds indicate | e nypotnetical returns | | | | Note that ente | ered values WILL | NUT roll down | to following year | rs 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. SIPS will automatically create a tax deduction for all savings added to a qualified account. We need to enter an override so the employer contributions are not being treated as a tax deduction.

| | | | | | | | Y | OUR CASE LIST | SETTINGS | HELP SIC | GN OUT |
|------------------------------|---------------------------|----------|-------------------|--------------------|---|------------------------------------|-------------------------------------|-------------------|---------------|------------------------|----------|
| Manage Tax | | | | | | | | | | | |
| Save Cancel Use Basic Tax | Use Advanced Tax Planning | | | | inter Ad | ditional Tay Dat | aila Not Madala | d Elecurboro In 7 | This Dian | | |
| Tax name | Eff Tax Rate | | | | | | ans not modele | u cisewnere in i | | | |
| Pre 2018 tax rate | 0.0 % | Yea | rCap Gair Acco | ns not in ounts | Other Schedule 1 Income Roll Down | Income Adjustments Roll Down | Schedule A Override Roll Down | QBI Override | Tax Credits | Approx. State Tax % | * |
| Tax description | | 1 2 | | | | | | | | | % |
| Filing Option | × | 3 4 | | | | | | | | | % % |
| | | 5 | | | | | | | | | % % |
| | | 7 | | | | | | | | | % |
| | | 9 10 | | | | | | | | | % % |
| | | 11 | | | | | | | | | % |
| | | 13 14 | | | | | | | | | % |
| | | 15 | | | | | | | | | % |
| | | 17 18 | | | | | | | | | % |
| | | 19 20 | | | | | | | | | % % |
| Create Tax Scenario for Year | ~ | 21 22 | | | | | | | | | % % • |
| | | 4 | - 9 | | 9 | | | | | | • |
| Orange backgrounds indic | cate hypothetical returns | | | | Note that ente | red values WILL | NOT roll down | to following yea | rs when blank | | |

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

| | | | | | | | Y | OUR CASE LIST | SETTINGS | HELP S | GN OUT |
|------------------------------|--------------------------------------|----|---------|----------------|-----------------|------------------|-----------------|-------------------|----------------|--------------|------------------|
| Manage Tax | | | | | | | | | | | |
| Multuge Tux | | | | | | | | | | | |
| Save Cancel Use Basic Ta | x Planning Use Advanced Tax Planning | | | | | | | | | | |
| | | | | | Entor Adv | ditional Tay Dat | aile Net Medele | d Elecurboro In T | bio Dian | | |
| Tal name | Eff Tax Data | | | | Enter Aut | | ans not modele | u cisewnere in r | nis Pidii | | |
| i a name | Ell Tax Rate | Ve | arCar | n Gains not in | Other Schedule | Income | Schedule A | OBI Override | Tax Credits | Annroy State | |
| Pre 2018 tax rate | 0.0 % | | uroup | Accounts | 1 Income | Adjustments | Override | dbi overnde | Tux orcuito | Tax % | |
| | | | | Roll Down | Roll Down | Roll Down | Roll Down | Roll Down | Roll Down | Roll Down | 1. |
| Ta description | | | , – | | 3000 | | | | | | - v |
| | | | 3 | | 3060 | | | | | | ~ |
| Filing Option | ~ | | | | 3121 | | | | | | % |
| | | | 5 | | | | | | | | % |
| | | | 5 | | | | | | | | % |
| | | 7 | , | | | | | | | | % |
| | | 8 | в | | | | | | | | % |
| | | 9 | • | | | | | | | | % |
| | | 1 | 0 | | | | | | | | % |
| | | 1 | 1 | | | | | | | | % |
| | | 1 | 2 | | | | | | | | % |
| • | | 1 | 3 | | | | | | | | % |
| | | 1 | 4 | | | | | | | | % |
| | | 1 | 5 | | | | | | | | % |
| | | 1 | 6 | | | | | | | | % |
| | | | <u></u> | | | | | | | ļ | 70 |
| | | 1 | ° – | | | | | | | | 70 |
| | | 2 | - | | | | | | | | - 92 |
| | | 2 | 1 | | | - | | | | | - % |
| Create Tax Scenario for Year | ~ | 2 | 2 | | | | | | | | - [~] _ |
| | | 4 | | | | | | | | | |
| Orange backgrounds indi | inste hypothetical returns | Ľ | | | Note that enter | red values WILL | NOT roll down | to following yes | re when blank | | |
| orange backgrounus indi | icate hypothetical retuills | | | | note that enter | ieu values WILL | NOT TOIL DOWN | to ronowing yea | is when Didlik | | |

Step 27: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



Step 28: Display Options: Click on the green Display Options button underneath the Structured Income Planning subheading.

| | | | | | | | | | | | YOUR CASE LIST SETTINGS HELP SIGN |
|---------------------|----------------|---------------|----------------|------------|--------------|---------------|--------------|--------------|------------|-----------|-----------------------------------|
| 1 | | | | | | | | | | | PREPARED BY: |
| CLIENT DASHBO | ARD STRU | JCTURED INCO | IME PLANNING | CASH FL | OW AND TAX A | | SSET ALLOCAT | ION AND NET | WORTH G | RAPHS F | REPORTS TOOLS REVISED DI AN DATE: |
| | | | | | | | | | | | . ALTIGLET LAIN DATE. |
| Structi | ured li | ncom | e Plar | nning | | | | | | | |
| Edit Save C | ancel Add A | Account Ad | d Income A | dd Inc Tax | Add Target | dit or Add So | enario Displ | ay Options | | | |
| | | | | | | | | | | | |
| Scenario Add | ing an Employ | ver Match 401 | 1k | | | | ~ | T . | | | |
| | | | ~ | | | | | | | | |
| | | Acco | ounts 🎢 | | | | | | | | |
| Planning Horizon | 16 years ∽ | 4 | 401k | | | Inco | mes 📈 | I . | | | |
| | | | | A | Diseased | | Freelower | Approx. | Alter Terr | | 7 |
| Year | 1000 | Account | Income | Total | Distribution | Wages | Match | ncome Tax | Income | Year | |
| net return | 64 | 3.00 % | IRA | | | | | Tur | | | 1 |
| initial amount | | 100,000 | | 100,000 | Subtotal | Manage | Manage | Nanage | | | |
| bonus % | | 0.00 % | | 100,000 | of account | Inti Factor | Inti Factor | | | | |
| end of 1 | 65 | 100,000 | (6,000) | 100,000 | (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 | 4 |
| 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 ba | ickgrounds ind | dicate hypoth | etical 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 Incom | ne Riders View I | Death Benefit | View % Distr | ibution View | / Comparison | View Ta | ax Rates View C | Calendar Years | | |
|--|---------------------|-----------------|-----------------|--------------|--------------|---------|-------------------|-----------------------------|-------|-----|
| | | | | | | . 1 | r | | | |
| Account and | Income Grou | ping | | | | | | Group Setup | | |
| Ad | counts | | | | | | | Accounts | | |
| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 | | Title | | Color | |
| 401k | ۲ | 0 | 0 | 0 | 0 | Grou | 1 Accounts | | | Sel |
| | | | | | | Grou | 2 | | | Sel |
| Wages | icomes | \bigcirc | 0 | \bigcirc | \bigcirc | Grou | 3 | | | Sel |
| Employer Match | | 0 | 0 | 0 | 0 | Grou | 4 | | | Sel |
| Employer Materi | | 0 | 0 | 0 | 0 | Grou | 5 | | | Sel |
| Account or income groups must be created in the sequential order fr | om left to right as | s they appear i | n the Income F | Plan. | | | | Incomos | | |
| You may have to re-order accounts using the Edit Scenario function t | o achieve the sec | uence you wa | nt for your acc | ount/income | groups. | | Title | incomes | Color | |
| Reordering or adding accounts or incomes on the Edit Scenario func | tion requires that | the above gro | up information | be reset. | | Grou | 1 Incomes | | | Sel |
| | | | | | | Grou | 2 | | | Sel |
| Reset Condense All Uncondense All | | | | | | Grou | 3 | | | Sel |
| Provide a specific sector where the end dates and the sector of the sect | | | | | | Grou | 4 | | | Sel |
| | | | | | | Group | p 5 | | | Sel |
| | | | | | | | | | | |
| | | | | | | Res | et Title / Colors | Copy Setup To All Scenarios | | |
| | | | | | | | | | | |
| | | | | | | | | | | - |
| Return With Grouping Return Without Grouping | | | | | | | | | | |
| | | | | | | | | | | |

Step 30: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

| | | | | | | | | | | | | YOUR CASE LIST SETTIN | SS I |
|-------------------|---------------|----------------|----------------|------------|--------------|---------------|-------------|----------------|-----------|-----------|---------------|-----------------------|--------|
| | | | | | | | | | | | | PREPAI | ED BY: |
| | | | | | | | | | | | | INITIAL PLAN | DATE: |
| LIENT DASH | IBOARD ST | RUCTURED INCO | ME PLANNING | CASH FL | OW AND TAX A | DVISOR A | SSET ALLOCA | TION AND NET W | ORTH GR. | APHS REF | PORTS TOOLS | REVISED PLAN | DATE: |
| true | turod | Incom | o Dlar | nina | | | | | | | | | |
| Suuc | luieu | mcom | erial | ming | | | | | | | | | |
| dit Save | Cancel Add | Account Ac | ld Income A | dd Inc Tax | Add Target | dit or Add So | enario Disp | lay Options | | | | | |
| | | | 277 | | | | | | | | | | |
| A | dding an Empl | oyer Match 40 | 1K | | | | ~ | | | | | | |
| | | | | | | | | | | | | | |
| | | Acci | ounts | | | _ | | | | | | | |
| lanning orizon | 16 years | · . | 401k | | | Inco | mes 📈 | | | | | | |
| Ves | | Account | Income | Accounts | Planned | | Employer | Approx. | After Tax | Vear | Í | | |
| not rourn | 64 | 2.00. % | IDA | Total | Distribution | Wages | Match | Income Tax | Income | rear | | | |
| nitial ar iou | nt 04 | 100.000 | IKA | 100.000 | Subtotal | Manage | Manage | Manage | | | | | |
| bonu % | | 0.00 % | | 0 | of account | Infl Factor | Infl Factor | Eff Tax Rate | | | | | |
| w/bo us | | 100,000 | Manage | 100,000 | incomes | 2.00 % | 2.00 % | | | | | | |
| end c 1 | 65 | 109,000 | (6,000) | 109,000 | (6,000) | 100,000 | 3,000 | (12,752)-13% | 84,248 | end of 1 | | | |
| end C 2 | 66 | 118,390 | (6,120) | 118,390 | (6,120) | 102,000 | 3,060 | (13,014)-13% | 85,926 | end of 2 | | | |
| end C 3 | 67 | 128,184 | (6,242) | 128,184 | (6,242) | 104,040 | 3,121 | (13,283)-13% | 87,636 | end of 3 | | | |
| end c 4 | 68 | 132,029 | 0 | 132,029 | 0 | 0 | 0 | 0-0% | 0 | end of 4 | | | |
| end of 6 | 70 | 135,990 | 0 | 140.070 | 0 | 0 | 0 | 0-0% | 0 | end of 6 | | | |
| end c 7 | 71 | 140,070 | | 140,070 | 0 | 0 | 0 | 0-0% | 0 | end of 7 | | | |
| end c 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 | ő | 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 | ndicate hypoth | etical 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 |
|--------------|---------------|---------------|----------------|----------|--------------|-------------|--------------------|----------------|---------------------|-----------|------------|-------------------------|
| | | | | | | | | | | | | PREPARED |
| | | | | | | | | | | | | INITIAL PLAN DA |
| LIENT DASHRO | | | | | | | CONT ALLOCA | TION AND NET W | | | 81001 S | INTIAL PLAN DA |
| LIENT DASHBO | AND SIN | OCTORED INCO | ME PEANNING | Голони | OW AND TAX A | DVISOR / | ASSET ALLOUA | HON AND NET W | OKTH OK | APHO KE | 13 1 10013 | REVISED PLAN DA |
| truct | ured I | ncom | e Plar | nnina | | | | | | | | |
| | Mode | | 0 | | | | | | | | | |
| Un Dynamic | smode | | | | | | | | | | | |
| enario Add | ling on Emplo | war Match 401 | L. | | | | × | | | | | |
| Add | ing an Emplo | yer watch 401 | n. | | | | • | | | | | |
| | | | | | | | | | | | | |
| | | Acco | unts | | | | | | | | | |
| nning | 16 years ∽ | | 014 | | | Inco | mer x ^k |] | | | | |
| rizon | | 4 | IV IA | | | inco | ines | | | | | |
| Year | | Account | Income | Accounts | Planned | Wages | Employer Match | Approx. | After Tax Income | Year | | |
| net return | 64 | 3.00 % | IRA | | Distribution | riageo | inaton | inteente ran | | | | |
| itial amount | | 100,000 | | 100,000 | Subtotal | | | | | | | |
| bonus % | | 0.00 % | | 0 | of account | Infl Factor | Infl Factor | Eff Tax Rate | | | | |
| w/bonus | | 100,000 | | 100,000 | incomes | 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 2 | 70 | 144,272 | 0 | 144,272 | 0 | 0 | 0 | 0-0% | 0 | end of P | | |
| end of 8 | 72 | 148,500 | 0 | 148,600 | 0 | 0 | 0 | 0-0% | 0 | end of 8 | | |
| end of 10 | 73 | 153,058 | 0 | 153,058 | 0 | 0 | 0 | 0-0% | 0 | end of 10 | | |
| end of 11 | 74 | 162,050 | 0 | 160.070 | 0 | 0 | 0 | 0.0% | 0 | end of 11 | | |
| end of 12 | 75 | 167 251 | 0 | 167 251 | 0 | 0 | 0 | 0-0% | 0 | end of 12 | | |
| and 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 | 182 750 | 0 | 182 750 | 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 | | |
| end of 10 | 00 | 100,242 | (18 362) | 100,242 | (18 362) | 306.040 | 9 181 | (39.049) | 257.810 | end of 10 | | |
| Oronge he | okarounda ia | digata hun th | atical ratures | 2 | (10,002) | 550,040 | 9,101 | (39,049) | 207,010 | | | |
| Urange ba | ackgrounds in | dicate hypoth | etical 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 |
|---------------|-------------|----------------|--------------|------------|-----------------------|----------------|-------------------|----------------|------------|------------|--------------|-------------------------|
| | | | | | | | | | | | | PREPARED BY: |
| | | | | | | | | | | and Lange | | INITIAL PLAN DATE: |
| LIENT DASHBO | ARD ST | RUCTURED INC | OME PLANNING | CASH FL | OW AND TAX A | DVISOR A | SSET ALLOCA | TION AND NET W | ORTH GR. | APHS REF | ORTS TOOLS | REVISED PLAN DATE: |
| Structu | ired | Incom | e Plar | nina | | | | | | | | |
| Judeu | urcu | meon | | inning | | | | | | | | |
| dit Save C | Cancel Ad | d Account A | dd Income A | dd Inc Tax | Add Target | Edit or Add Sc | enario Disp | lay Options | | | | |
| | | | | | | | | | | | | |
| cenario Addi | lin Fan Emp | loyer Match 40 | 01k | | | | ~ | | | | | |
| | 1 | | 2 | 1 | | | | | | | | |
| | | Acc | ounts | | | | | | | | | |
| lanning | 1 vears | / | ments | | 1 | | , K | | | | | |
| orizon | | | 401k | | | Inco | mes | | | | | |
| Year | 10000 | Account | Income | Accounts | Planned | Wages | Employer Match | Approx. | After Tax | Year | | |
| net return | 64 | 3.00 % | IRA | | | | | | | | | |
| nitial amount | | 100,000 | | 100,000 | Subtotal | Manage | Manage | Manage | | | | |
| w/honus | | 100.000 | Manage | 100.000 | of account incomes | 2 00 % | 2 00 % | Eff Tax Rate | | | | |
| 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 7 | 70 | 140,070 | 0 | 140,070 | 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 | ő | 0 | 0 | 0-0% | ů. | end of 9 | | |
| end of 10 | 74 | 157.650 | 0 | 157,650 | ő | 0 | 0 | 0-0% | Ő | 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 | | | |
| | | | | | | | | | | | | |

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.

| CLEENT DASHBOARD CREATURED INCOME PLANING CASH FLOW AND TAX ADVISOR A SET ALLOCATION AND NET WORTH GRAPHS TOTOS TOTOS COLENT DASHBOARD CREATURED INCOME PLANING CASH FLOW AND TAX ADVISOR A SET ALLOCATION AND NET WORTH GRAPHS TOTOS | | | | | | | | | | | | | YOUR CASE LIST SETTINGS |
|---|---------------------|--------------|---------------|----------------|----------|--------------|--------------|--------------|----------------|-----------|--------------|------------|-------------------------|
| CLENT DARBHROARD STRUCTURED INCOME PLANNING CABINE AND ADD ADD ADD ADD ADD ADD ADD ADD ADD | | | | | | | | | | | | | PREPARED B |
| CLENT DASH MARKA C TRUEDED NOOME PLANNING CASH FLOW AND TXX ADVISOR ASSET ALLOCATION NAD NET WORTH GRAPHS TOOLS TOOLS COLUME CASH CASH CASH CASH CASH CASH CASH CASH | | | | | | | | | | | | | INITIAL PLAN DAT |
| Accounts Accounts Incomes Horizon 401k Incomes Vibratilitatianuouti 000% 60000 100000 60000 100000 100000 100000 100000 100000 100000 100000 100000 100000 3000 112/752/138 84/248 end of 1 end of 2 66 113990 (6,000) 100000 100000 30000 112/752/138 84/248 end of 2 end of 3 67 123,184 (6,242) 104,400 3,121 (13,239)/138 85/250 end of 2 end of 3 67 123,293 0 | CLIENT DASHBO | ARD STR | UCTURED INCO | ME PLANNING | CASH FL | OW AND TAX A | DVISOR | ASSET ALLOCA | TION AND NET W | ORTH GR | APHS RE | ORTS TOOLS | REVISED PLAN DAT |
| Structured income Planning Manning Accounts Accounts Incomes Accounts Accounts Accounts Incomes Accounts Accounts Accounts Incomes Vear Account Incomes Account Incomes Account Vear Account Incomes Vear Account Incomes Vear Account Incomes Vear Account Incomes Approx. Baning Income account Incomes Approx. Internet Inf Factor Inf Castor <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>evences is a</td><td></td><td></td><td></td><td>nacor at the</td><td></td><td>REVISED PEAK DAT</td></t<> | | | | | | | evences is a | | | | nacor at the | | REVISED PEAK DAT |
| Earling Adding an Employer Match 401k Adding an Employer Match 401k Incomes Accounts Accounts Incomes Vear Accounts Income Accounts Distribution Wages Employer Athen to mome Intel amount 64 300 % Income Account inflata Incomes Account inflata Woonus 100,000 Intel 4 Incomes 200 % Income income Account inflata Incomes Account inflata Income income Account inflata Incomes Account inflata Income income Account inflata Income income income income Account inflata Income income income income income Account inflata Income income inc | Structu | ured I | ncom | e Plar | nning | | | | | | | | |
| Adding an Employer Match 401k Hanning forizon 16 years Accounts Incomes Year Account Income Accounts Intil amount 64 3.00 % IRA Planned Intil amount 64 3.00 % IRA 100,000 Subtotal Intertertum 64 3.00 % IRA 100,000 Subtotal Inf Factor Eff Tax Rate whonus 0.00 % 0 of account Inf Factor Eff Tax Rate end of 1 end of 1 65 109,000 (6,020) 100,000 3.000 (12,752)-13% 84.248 end of 1 end of 1 65 109,000 (6,020) 100,000 3.000 (12,752)-13% 84.248 end of 1 end of 4 66 18,399 (6,122) 110,2000 3.000 (12,752)-13% 84.248 end of 1 end of 5 70 144,027 0 104,040 3.000 (12,752)-13% 84.248 end of 1 end of 6 70 144,027 0 0 0 0 0/0% <td>Edit Dynamic</td> <td>Mode</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | Edit Dynamic | Mode | | | 0 | | | | | | | | |
| Adding an Employer Match 401K Accounts Planning notizion 16 years 401K Income Year 401K Income Approx. Income After Tax Income Year net return initial amount bonus 64 300.8 IRA 100,000 Osubtotal of account of account Infl Factor Infl Factor Infl Factor </td <td></td> | | | | | | | | | | | | | |
| Accounts Accounts Year Account Income After Tax Income Year net return Account Income Total Distribution Wages Employer Approx. After Tax Income Year net return 64 300 % Income Total Distribution Wages Employer Approx. After Tax Income Year end of 1 65 100,000 100,000 Subtoal Inf Factor Eff Tax Rate Income approx. After Tax Income Approx. Approx. After Tax Income Approx. After Tax Income Approx. Appprox. Approx. Approx. | Scenario Add | ing an Emplo | yer Match 401 | lk | | | | ~ | | | | | |
| Account Account Planning torizon 16 years Account Planned Distribution Income Account Planned Distribution Approx. After Tax. Income Year Year Account Income Total Distribution Wages Employer Infl Factor After Tax. Income Year Intitla amount botus % 000 % Income Account Total Distribution Wages Market Infl Factor Eff Tax. Rate Vear end of 1 65 109,000 (6,000) 100,000 (6,000) 100,000 (12,752)-13% 84,248 end of 1 end of 3 67 128,184 (6,242) 104,040 3,121 (13,283)-13% 87,636 end of 3 end of 4 70 144,072 0 0 0 0,0% 0 end of 4 62,379 0 0 0 0,0% 0 end of 4 end of 7 144,472 144,272 0 0 0 0,0% 0 end of 7 end of 6 70 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<> | | | | | | | | | | | | | |
| Planning Horizon To years Account and f Income Total Planned Distribution Wages Employer Match Approx. Income Tax After Tax Income Year vear Account Initial anount bonus % Income Account 000,000 Income After Tax Income Match Income Year end of 1 65 109,000 (6,000) 100,000 Insome 200 % Eff Tax Rate end of 2 end of 2 66 118,390 (6,120) 118,209 (6,220) 120,200 3.000 (12,752)+13% 842,48 end of 3 end of 3 67 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 128,184 (6,242) 144,272 0 0 0 0 | | | Acco. | winte 📈 | | | | | | | | | |
| Planning 16 years 401k Incomes Match Incomes Year Account Income Planned Wages Employer Anprox. After Tax Year Institutianount 64 300 % Income Year Match Income Year Initial amount 0.00 % IRA Incomes Year Incomes Year end of 1 65 100,000 Goodo Goodo <t< td=""><td></td><td></td><td>ACCO</td><td>unto</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td></t<> | | | ACCO | unto | | | | | - | | | | |
| Year Account Income Accounts Planed Wage Employer Approx. Income Tax After Tax Income Year net return bonus% 000% IRA 100,000 Subtati Inf Factor Inf Factor Iff Tax Rate Income Year end of 1 65 109,000 (6,000) 100,000 (6,000) 100,000 Subtati Inf Factor Iff Tax Rate Income add of a count 2.00 % 2.00 % 8.248 end of 1 65 109,000 (6,120) 118,390 (6,120) 110,200 3.000 (12,752)-13% 8.5266 end of 2 end of 3 67 128,184 (6,242) 104,040 3.121 (13,283)-13% 87,636 end of 4 6 135,090 0 0 0 0 0 end of 7 end of 7 144,272 0 | Planning Horizon | 16 years ∨ | 4 | 401k | | | Inco | mes 🔎 | | | | | |
| Year Account Income Total Distribution Wages Mathematical and the second and | | | | | Accounts | Planned | | Employer | Αρρτοχ | After Tay | | | |
| Initial anomatic bonus % IPA 000,000 IPA 000,000 IPA 00,000 Init Factor of account Eff Tax Rate end of 1 65 100,000 of account Init Factor inormes Eff Tax Rate end of 1 65 109,000 (6,000) 100,000 3,000 (12,752)-13% 84,248 end of 1 end of 2 66 118,390 (6,120) 102,000 3,000 (12,752)-13% 84,248 end of 2 end of 4 68 132,029 0 104,400 3,000 (12,752)-13% 84,248 end of 2 end of 4 68 132,029 0 104,400 3,000 (12,752)-13% 84,248 end of 2 end of 5 67 128,184 (6,242) 128,184 (6,242) 128,129 0 0 0 0+0% 0 end of 5 end of 6 70 140,070 0 0 0 0+0% 0 end of 6 end of 7 71 144,272 0 0 0 0+0%< | Year | | Account | Income | Total | Distribution | Wages | Match | Income Tax | Income | Year | | |
| Initial arount bonus % 100,000 100,000 Subtolat of account 100,000 Infl Factor of account 100,000 Eff Tax Rate 2.00 % Eff Tax Rate 2.00 % Eff Tax Rate end of 1 65 109,000 (6,000) 100,000 30,000 (12,752)-13% 84,248 end of 1 end of 3 67 128,184 (6,242) 118,390 (6,120) 110,000 30,60 (12,752)-13% 85,926 end of 2 end of 4 68 132,029 0 132,029 0 0 0 0,00% 0 end of 4 end of 5 69 135,090 0 132,092 0 0 0 0,00% 0 end of 5 end of 7 71 144,272 0 144,272 0 0 0 0 end of 6 end of 7 73 153,058 0 0 0 0 0 0 end of 11 end of 12 76 167,237 0 0 0 0,0% 0 end of 6 | net return | 64 | 3.00 % | IRA | | | | | | | | | |
| bolus % 0.00 % 0 of account income Inll Factor infl Factor Inll Factor Inll Factor Inll Factor Inll Factor end of 1 65 109,000 (6,000) 100,000 2.00 % 2.00 % 2.00 % 4.00 % end of 2 66 118,390 (6,120) 118,290 (6,120) 100,000 3.000 (13,014)-13% 85,926 end of 2 end of 3 67 128,184 (6,242) 104,040 3,121 (13,283)-13% 87,636 end of 3 end of 4 68 135,990 0 135,990 0 0 0 0.00% 0 end of 5 end of 6 70 140,070 148,600 0 0 0 0.0% 0 end of 7 end of 7 73 153,958 0 0 0 0.0% 0 end of 1 end of 17 74 145,272 0 0 0 0.0% 0 end of 6 end of 10 74 <t< td=""><td>initial amount</td><td></td><td>100,000</td><td></td><td>100,000</td><td>Subtotal</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | initial amount | | 100,000 | | 100,000 | Subtotal | | | | | | | |
| wr.borus 100,000 100,000 incomes 2.00 % 8.4,248 end of 1 end of 2 66 118,390 (6,120) 118,390 (6,120) 100,000 3.000 (12,752)-13% 8.82,48 end of 1 end of 4 68 132,029 0 102,000 3.000 (12,752)-13% 8.82,48 end of 4 end of 5 69 138,990 0 132,029 0 0 0 0.0% 0 end of 5 end of 6 70 140,070 0 0 0 0.0% 0 end of 7 end of 6 end of 7 144,272 0 0 0 0.0% 0 end of 17 end of 10 74 157,650 < | bonus % | | 0.00 % | | 0 | of account | Infl Factor | Infl Factor | Eff Tax Rate | | | | |
| end of 1 05 109,000 (09,000 (09,000 109,000 100,000 3,000 $(12,72)$ -15% 88,248 end of 1 end of 3 66 118,390 (6,120) 118,390 (6,120) 110,400 3,121 (13,04)-13% 85,926 end of 3 85,926 end of 4 66,242) 128,184 (6,242) 104,040 3,121 (13,283)-13% 87,636 end of 4 64 132,029 0 100 0 0 0 0 0 end of 5 69 135,990 0 10 | w/bonus | 15 | 100,000 | ((055) | 100,000 | incomes | 2.00 % | 2.00 % | (40.750) 455 | 04015 | | | |
| end of 3 67 128,184 (6,120) 106,000 3.000 (13,28)-136 87,656 end of 2 end of 4 68 132,029 6.42 128,184 (6,242) 0 | end of 1 | 65 | 109,000 | (6,000) | 119,000 | (6,000) | 100,000 | 3,000 | (12,/52)-13% | 84,248 | end of 1 | | |
| end of 3 07 120,169 (0,242) 120,109 (0,242) 109,040 3,12 (1,23)-138 0,050 effld 0 3 end of 4 68 135,029 0 135,990 | end of 2 | 67 | 109,194 | (6,120) | 100,104 | (6,120) | 102,000 | 3,060 | (13,014)-13% | 85,926 | end of 2 | | |
| Construction Construction< | end of 4 | 69 | 128,184 | (0,242) | 128,184 | (0,242) | 104,040 | 3,121 | (13,203)-13% | 67,636 | end of 4 | | |
| Clinitian Control Contro Control Control < | end of 5 | 69 | 135,029 | 0 | 135,029 | 0 | 0 | 0 | 0.0% | 0 | end of 5 | | |
| and of 7 71 144.272 0 144.272 0 10 11 17 15 157.56 0 167.251 0 0 0 0 0 0 0 0 0 0 0 0 12 17 177.2 | end of 6 | 70 | 140.070 | 0 | 140.070 | 0 | 0 | 0 | 0-0% | 0 | end of 6 | | |
| and 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% 0 end of 9 end of 10 74 157,650 0 0 0 0.0% 0 end of 10 end of 11 75 162,379 0 152,379 0 0 0 0.0% 0 end of 11 end of 12 76 167,251 0 0 0 0.0% 0 end of 12 end of 14 77 172,268 0 177,436 0 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 16 80 188,242 0 188,242 0 0 0.0% 0 end of 16 end of 16 80 188,242 0 0 0 0.0% 0 end of 16 end of 16 188,242 | end of 7 | 71 | 144,070 | | 144,070 | 0 | 0 | 0 | 0-0% | 0 | end of 7 | | |
| end of 9 73 153,058 0 153,058 0 <td< td=""><td>end of 8</td><td>72</td><td>148.600</td><td>0</td><td>148.600</td><td>0</td><td>0</td><td>0</td><td>0-0%</td><td>0</td><td>end of 8</td><td></td><td></td></td<> | end of 8 | 72 | 148.600 | 0 | 148.600 | 0 | 0 | 0 | 0-0% | 0 | end of 8 | | |
| end of 10 74 157,650 0 157,650 0 0 0 0 0 end of 10 end of 11 75 162,379 0 162,279 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 end of 13 end of 14 78 177,486 0 172,268 0 0 0,0% 0 end of 14 end of 15 79 182,759 0 162,759 0 0 0 0,0% 0 end of 15 end of 15 79 182,749 0 182,749 0 0 0 0,0% 0 end of 15 (18,362) (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 9 | 73 | 153,058 | Ő | 153,058 | 0 | 0 | 0 | 0-0% | 0 | end of 9 | | |
| 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 end of 11 end of 13 77 172,268 0 0 0 0-0% 0 end of 13 end of 14 78 177,436 0 177,436 0 0 0-0% 0 end of 14 end of 16 79 182,759 0 182,279 0 0 0-0% 0 end of 15 end of 16 188,242 0 188,242 0 0 0 0 0 0 0 16 0rance backgrounds indicate buyottetical truns (18,362) 306,040 9,181 (39,049) 257,810 16 | end of 10 | 74 | 157,650 | 0 | 157,650 | 0 | 0 | 0 | 0-0% | 0 | end of 10 | | |
| end of 12 76 167,251 0 167,251 0 0 0 0 0 end of 12 end of 13 77 172,268 0 172,258 0 0 0 0 end of 13 end of 14 78 177,456 0 177,456 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 15 80 182,422 0 182,729 0 0 0-0% 0 end of 15 end of 16 1 182,742 0 0 0 0-0% 0 end of 15 (18,362) (18,362) 306,040 9,181 (39,049) 257,810 0 16 | end of 11 | 75 | 162,379 | 0 | 162,379 | 0 | 0 | 0 | 0-0% | 0 | end of 11 | | |
| end of 13 77 172,268 0 172,268 0 0 0 0 0-0% 0 end of 13 end of 14 78 177,436 0 177,436 0 0 0-0% 0 end of 13 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% 0 end of 16 Orange backgrounds indicate byonthetical trunts (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 12 | 76 | 167,251 | 0 | 167,251 | 0 | 0 | 0 | 0-0% | 0 | end of 12 | | |
| 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 end of 14 end of 16 80 188,242 0 188,242 0 0 0-0% 0 end of 16 0 (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 13 | 77 | 172,268 | 0 | 172,268 | 0 | 0 | 0 | 0-0% | 0 | end of 13 | | |
| 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 0 0 0-0% 0 end of 15 (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 14 | 78 | 177,436 | 0 | 177,436 | 0 | 0 | 0 | 0-0% | 0 | end of 14 | | |
| end of 16 80 188,242 0 188,242 0 0 0 0-0% 0 end of 16 Orange backgrounds indicate hypothetical trungs (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 15 | 79 | 182,759 | 0 | 182,759 | 0 | 0 | 0 | 0-0% | 0 | end of 15 | | |
| (18,362) (18,362) 306,040 9,181 (39,049) 257,810 | end of 16 | 80 | 188,242 | 0 | 188,242 | 0 | 0 | 0 | 0-0% | 0 | end of 16 | | |
| Orange backgrounds indicate byoothetical returns | | | | (18,362) | | (18,362) | 306,040 | 9,181 | (39,049) | 257,810 | | | |
| | Orange ha | ckarounds in | dicate hypoth | etical returns | 3 | | | | | | | | |

