Withdrawing from an IRA Account using the Annual Percentage Withdrawal Function

11/08/2024 1:16 pm EST

From the structured income planning page there are multiple ways you can withdraw money from an IRA account. Below is a step-by-step guideline for withdrawing money using the annual percentage withdrawal function.

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

										YOUR CASE LIST SETTINGS HELI
										PREPARED BY:
										INITIAL PLAN DATE:
LIENT DASHBO	ARD STR	UCTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	RTH GRAPHS REPORTS TOOLS	REVISED PLAN DATE:
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dit Dynamie				0						
anario Jura		104 4		and a second state	dament from all					
With	ndrawing Mor	ey IRA Accour	nt Annual Per	centage With	drawal Function	on	~			
nning	20 years ~									
rizon	20 years +	1	RA							
Veez		Assessment	Income	Accounts	Planned	00	Total	Vees		
Year		Account	Income	Total	Distribution	SS	Income	Year		
net return itial amount	70	3.00 %	IRA	2,000,000	Subtotal					
bonus %		0.00 %		2,000,000	of account	Infl Factor				
w/bonus		2,000,000		2,000,000	incomes	3.20 %				
end of 1	71	2,060,000	0	2,060,000	0	30,000	30,000	end of 1		
end of 2	72	2,121,800	0	2,121,800	0	30,960	30,960	end of 2		
end of 3	73	2,185,454	0	2,185,454	0	31,951	31,951	end of 3		
end of 4	74	2,251,018	0	2,251,018	0	32,973	32,973	end of 4		
end of 5	75	2,251,018 2,318,548	0 0	2,251,018 2,318,548	0	32,973 34,028	32,973 34,028	end of 4 end of 5		
end of 5 end of 6	75 76	2,251,018 2,318,548 2,388,104	0 0 0	2,251,018 2,318,548 2,388,104	0	32,973 34,028 35,117	32,973 34,028 35,117	end of 4 end of 5 end of 6		
end of 5 end of 6 end of 7	75 76 77	2,251,018 2,318,548 2,388,104 2,459,747	0 0 0	2,251,018 2,318,548 2,388,104 2,459,747	0 0 0	32,973 34,028 35,117 36,241	32,973 34,028 35,117 36,241	end of 4 end of 5 end of 6 end of 7		
end of 5 end of 6 end of 7 end of 8	75 76 77 78	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540	0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540	0 0 0	32,973 34,028 35,117 36,241 37,401	32,973 34,028 35,117 36,241 37,401	end of 4 end of 5 end of 6 end of 7 end of 8		
end of 5 end of 6 end of 7 end of 8 end of 9	75 76 77 78 79	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546	0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546	0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597	32,973 34,028 35,117 36,241 37,401 38,597	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9		
end of 5 end of 6 end of 7 end of 8	75 76 77 78	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832	0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832	0 0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597 39,833	32,973 34,028 35,117 36,241 37,401 38,597 39,833	end of 4 end of 5 end of 6 end of 7 end of 8		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10	75 76 77 78 79 80	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546	0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546	0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597	32,973 34,028 35,117 36,241 37,401 38,597	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11	75 76 77 78 79 80 81	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467	0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467	0 0 0 0 0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14	75 76 77 78 79 80 81 82 83 83 84	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178	0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178	0 0 0 0 0 0 0 0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15	75 76 77 78 79 80 81 82 83 83 84 85	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934	0 0 0 0 0 0 0 0 0 0 0 0 0 0	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16	75 76 77 78 80 81 82 83 83 84 85 86	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,025,178 3,115,934 3,209,412	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,025,178 3,209,412		32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16		
end of 5 end of 6 end of 7 end of 7 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16 end of 17	75 76 77 78 80 81 82 83 84 84 85 86 87	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694		32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16 end of 17		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16 end of 17 end of 17	75 76 77 78 79 80 81 82 83 84 85 86 85 86 87 88	2,251,018 2,318,548 2,348,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694 3,404,864	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694 3,404,864		32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659 51,248	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659 51,248	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 17 end of 17 end of 18		
end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16 end of 17	75 76 77 78 80 81 82 83 84 84 85 86 87	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,251,018 2,318,548 2,388,104 2,459,747 2,533,540 2,609,546 2,687,832 2,768,467 2,851,521 2,937,066 3,025,178 3,115,934 3,209,412 3,305,694		32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659	32,973 34,028 35,117 36,241 37,401 38,597 39,833 41,107 42,423 43,780 45,181 46,627 48,119 49,659	end of 4 end of 5 end of 6 end of 7 end of 8 end of 9 end of 10 end of 11 end of 12 end of 13 end of 14 end of 15 end of 16 end of 17		

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

CLIENT DASHBO	DARD STRU	JCTURED INCO		CASH FI	LOW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET
				1				
Struct	ured li	ncom	e Plai	nina				
Edit Save 0	Cancel Add A	Account Add	d Incolne A	dd Inc Tax	Add Target		enario Disp	olay Options
Scenario Wit	hdrawing Mon	ey IRA Accou	nt Ani ual Pe	centage With	ndrawal Functi	on	~	
Planning	20 years V			1				
Horizon			IRA					
Year		Account	Income	Accounts	Planned	SS	Total	Year
1000	70	100000000000000	and the second se	Total	Distribution	33	Income	redi
net return initial amount	70	3.00 % 2.000.000	IRA	2.000.000	Subtotal	Manage		
bonus %		0.00 %		2,000,000	of account	Infl Factor		
w/bonus		2,000,000	Manage	2,000,000		3.20 %		
end of 1	71	2,060,000	0	2,060,000		30,000	30,000	end of 1
end of 2	72	2,121,800	0	2,121,800		30,960	30,960	end of 2
end of 3	73	2,185,454	0	2,185,454		31,951	31,951	end of 3
end of 4	74	2,251,018	0	2,251,018		32,973	32,973	end of 4
end of 5	75	2,318,548	0	2,318,548		34,028	34,028	end of 5
end of 6	76	2,388,104	0	2,388,104		35,117	35,117	end of 6
end of 7 end of 8	77 78	2,459,747 2,533,540	0	2,459,747 2,533,540		36,241 37,401	36,241 37,401	end of 7 end of 8
end of 9	79	2,609,546	0	2,609,546		38,597	38,597	end of 9
end of 10	80	2,687,832	0	2,687,832		39,833	39,833	end of 10
end of 11	81	2,768,467	0	2,768,467		41,107	41,107	end of 11
end of 12	82	2,851,521	0	2,851,521	0	42,423	42,423	end of 12
end of 13	83	2,937,066	0	2,937,066		43,780	43,780	end of 13
end of 14	84	3,025,178	0	3,025,178		45,181	45,181	end of 14
	85	3,115,934	0	3,115,934		46,627	46,627	end of 15
end of 15	86	3,209,412	0	3,209,412 3,305,694		48,119 49,659	48,119 49,659	end of 16 end of 17
end of 16				3,303,094			49,659	end of 17 end of 18
end of 16 end of 17	87	3,305,694		3 404 864	1 0			
end of 16		3,404,864 3,507,010	0	3,404,864 3,507,010		51,248 52.888	52.888	end of 19
end of 16 end of 17 end of 18	87 88	3,404,864	0	3,404,864 3,507,010 3,612,220	0	52,888 54,580		end of 19 end of 20

Option A: Pick Years:

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

					YOUR CASE	E LIST SETTIN	GS HELP	SIGN OUT
Manage Accour)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$2,000,000	Income Riders	ADD INCOME			Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	3.0 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Liquidate 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		O Annual fixed withdrawal	Pick year(s) to remove		11			
Years deferred		Annual percentage withdrawal 0.0 %			13			
	0	Required minimum distribution (RMD)		ŏ	14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
A			Reset all years		18			
Account owner	~	Calculated Plan Withdrawals			19			
Account type	IRA 🗸	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21 22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	O make up moonle gap based on target moonle		2	24			-
Number of months of payout in first ye	12.0							· .
Enter manual payout		Annual Savings						
	A State	Annual fixed savings						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL NO	T roll down to foll	owing years w	nen blank

Step 4: Annual Percentage Withdraw Text Box: Type in the percentage amount.

					YOUR CAS	ELIST SET	TINGS HELP	SIGN OUT
Manage Accour	nt .							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income D	ata	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		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 X years		8			
					9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %	4					
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
		 Beneficial IRA RMD (based on beneficiaries life) 			16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18 19			
Account type	IRA V	Calculated Plan Withdrawals 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 24			*
Number of months of payout in first ye	ear 12.0			4				- F
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red va	lues WILL NO	T roll down to f	ollowing years v	hen blank

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

					YOUR CASE LIST	SETTINGS HE	LP SIGN OUT
Manage Accoun	1t						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA	Structured Income Type		1	Inc	ome Data	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME	Yea		Variable	÷ .
	52,000,000	O Start payout from income rider	10-00-00-00-00-00-00-00-00-00-00-00-00-0	1			
Hypothetical return	3.0 %		Pick year(s)	2			
Bonus	0.0 %		OR	4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0%	Start year for rest of plan	5			
Account description			OR	6			
Optional account company		 Liquidate account (in so many years) 	1				
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
		Annual fixed withdrawal	Pick year(s) to remove	11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 2.5 %		13			
	0	Required minimum distribution (RMD)		14			
Asset plan allocation	Moderate Sel		Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Account owner			Reset all years	18			
Account owner	~	Calculated Plan Withdrawals		19			
Account type	IRA 🗸	O Make-up total owners RMD from one account		20			
Add an income rider		 Make-up total benef RMD from one account 		21			
	Client2 's age O Joint	O Make-up income gap based on target income		23			
Select income rider	~			24			-
Number of months of payout in first ye	12.0						,
Enter manual payout		Annual Savings					
Request Additional Rider Remove In	come Didee	Annual fixed savings					
					2012 002000000000000000	5 1225 W	
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed values	WILL NOT roll do	wn to following year	s when blank

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

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type			Inc	ome Data		
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		ear Income	/	/ariable	*
Hypothetical return	3.0 %	Start payout from income rider	Pick year(s)		2			
Bonus	0.0 %		OR		3			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		O Liquidate account (in so many years)	72		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		11			
Years deferred	0	Annual percentage withdrawal 2.5 %			13			
	0	Required minimum distribution (RMD)		0	14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~		Reset all years		18			
Recounter	`	Calculated Plan Withdrawals			19			
Account type	IRA 🗸	O Make-up total owners RMD from one account		0	20 21			
Add an income rider		 Make-up total benef RMD from one account 		0	22			
	Client2 's age O Joint	O Make-up income gap based on target income		<u> </u>	23			
Select income rider	~	0		~ ·	24			*
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red value	es WILL NOT roll do	wn to followi	ng years wh	en blank
Urange backgrounds indicate hy	potnetical returns		Note that ente	red value	es wiLL NOT roll do	wn to followii	ng years wh	an blank

Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Income Bra Structured Income Type Income Bra tala account balance \$2,000,000 Start payout from income rider Start payout from income rider O, % Uquidate or annuitize O, % Uquidate or annuitize O, % Liquidate or annuitize O, % Liquidate or annuitize O, % Start payout from income rider Prick year(a) Prick year(b) Prick year(c) Prick year(c)					YO	UR CASE LIST SE	TTINGS HELP	SIGN OU
and write the control balance Substring the control balance Control balance Substring the control balance Contr	Manage Accour	1t						
count name IRA tal account balance \$2,000,000 pothetical return 30 % nus 0,0 % chand dotal dotal dotal account company Official account company Official account company other ac aduation option money ider and ferred account on only ider action on official ide income fider out type action on official ide income fider count type ide income fider out type ide income fider							1	
index Structured Structured Income Type Income Type index \$200000 Start payout from income rider 10 kg start (s) 3 percent 2.5 inda 0.0 % Liguidate or annuitze 0.0 % 0.0 % 10 percent 2.5 inda 0.0 % Liguidate or annuitze 0.0 % 0.0 % 10 percent 2.5 inda 0.0 % Liguidate or annuitze 0.0 % 0.0 % 10 percent 2.5 inda 0.0 % Liguidate account (in so many years) 0.0 % 0.0 % 9 percent 2.5 index 0.0 % Minderase 0.0 % 9 percent 2.5 9 index 1.0 % Start year for Xyears 0.0 % 9 percent 2.5 index 0.0 % Annual freed withdrawal 0.0 % 10 percent 2.5 index 0.0 % Annual freed withdrawal 0.0 % 10 percent 2.5 index 0.0 % Required minimum distribution (RMD) Required minimum distribution (RMD) 10 percent 2.5 indered 0.0 % Make-up total onners							1	
tal account balance S2,000,00 Income fiders Start payout from income rider Prick year(6) Start payout from income rider Start year for X years Prick year(6) Start payout from income rider Start year for X years Prick year(6) Start	Account name	IRA	Structured Income Type			Income	Lata	
Start payout from income rider pothetical return a0 % nus 00 % Uquidate or annutize Annutize (for years certain) 1.0 % Other Other Other Other Other Id nnove later / other derivations Moderate out of derivation Moderate count type Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Make-up total benef RMD from one account id an income rider ased on @ age Client? 's age joint ade income rider ada in income rider ada in norme rider ada in order rider ada in norme	Initial account balance	\$2,000,000		ADD INCOME				
pointend reduin 20 nus 0.0 % Liquidate or annuitize Annuitize (for years certain) 1.0 % Annuitize (for years certain) 0 for		32,000,000	 Start payout from income rider 					
nus 0.0 % <td< td=""><td>Hypothetical return</td><td>3.0 %</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Hypothetical return	3.0 %						
tional Account description Optional account company Other Calculation option Tax Income Distributions (Qualified) Withdrawals Image: a calculation option I money later - deferred account Image: a calculation Moderate Start year (or Xyears) Image: a calculation Moderate Count owner Image: a calculation Moderate Count owner Image: a calculation of ider a count owner Image: a calculation of a gage Client2's age Joint Beenficial IRA RMD (based on beneficiaries life) Image: a calculation of a gage Client2's age Joint Beenficial IRA RMD from one account Image: a calculation of a gage Client2's age Joint Beenficial RAM (brow asings) Iter manual payout Annual Savings Annual Savings	Bonus	0.0 %		OR	4			
Account description Optional account company Other Calculated on option Tax Income Distributions (Qualified) Withdrawals Id money later - deferred account Id an income rider Calculated Plan Withdrawals Ident in first year Ident in fi			1	Ctart user for rest of plan	5	percent	2.5	
Columnation Tax Income Distributions (Qualified) Other x calculation option Tax Income Distributions (Qualified) withdrawals 0 0 ars deferred 0 set plan allocation Moderate 0 set plan allocation Moderate 0 calculated Plan Withdrawals 0 0 0 13 Pick year(s) to remove 12 percent 2.5 Pick year(s) to remove 13 Pick year(s) to remove 13 0.0 8 14 15 15 16 17 18 19 10 10 10 11 11 12 13 14 15 16 17 17 18 19 10 11 11 11 12 13 14 15 16 17 18 19 10 11 11 12 13 14 15 16 17 18 19 10 11 </td <td></td> <td></td> <td></td> <td></td> <td>6</td> <td></td> <td></td> <td></td>					6			
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x calculation option Tax Income Distributions (Qualified) Withdrawals Annual fixed withdrawal Annual fixed withdrawal O I Pick year(s) to remove I I Pick year(s) to remove I I I Pick year(s) to remove I I I I I I I I I I I I </td <td>Other</td> <td></td> <td></td> <td>Start year for X years</td> <td></td> <td></td> <td></td> <td></td>	Other			Start year for X years				
x calculation option Tax income Distributions (Qualified) withdrawals d money later - deferred account ars deferred 0 aet plan allocation Moderate count owner v count owner v count owner v count owner v as age Client2's age Joint ader in nome rider ased on ender ased on ender ased on ender v Make-up total benef RMD from one account v dan income rider ased on ender umber of months of payout in first year 120 Annual Savings Annual Savings			1022 July 13	0				
d money later - deferred account ars deferred set plan allocation Moderate count owner count owners RMD from one account owners RMD from one account count owners of payout in first year count first year count first year count first year count first year count owners fixed count first year count first year count first year count first year count fixed savings count fixed sa	Tax calculation option	Tax Income Distributions (Qualified)						
as defended Beneficial IRA RMD (based on beneficiaries life) Required minimum distribution (RMD) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan beneficial IRA RMD (based on target income beneficiaries life) Remove year to end of plan beneficiaries life beneficiaries life beneficiaries life beneficiaries life beneficiaries life) Benefici	Add money later - deferred account			Pick year(s) to remove	12	percent	2.5	
set plan allocation Moderate isk level Moderate Calculated Plan Withdrawals Calculated Plan Withdrawals Isk level Make-up total owners RMD from one account isk level Make-up total owners RMD from one account ist level Make-up total owners RMD from one account ist level Make-up income gap based on target income ist level Make-up income gap based on target income ist level Make-up income gap based on target income ist level Manual Savings Annual fixed savings	Years deferred	0	Annual percentage withdrawal 0.0 %		13			
ik level Moderate count owner count owner count owner count type RA Calculated Plan Withdrawals Calculated Plan Withdrawals Make-up total owners RMD from one account ased on @ age Client2's age Joint elect income rider Make-up total benef RMD from one account Definitions rider Make-up total benef RMD from one account Definitions rider Make-up total benef RMD from one account Definitions rider Make-up total owners gap based on target income Annual Savings Annual fixed savings	Asset plan allocation		 Required minimum distribution (RMD) 					
sk level Moderate 17 count owner RA Calculated Plan Withdrawals 19 count type IRA Calculated Plan Withdrawals 19 Calculated Plan Withdrawals 20 Make-up total owners RMD from one account 21 Make-up total owners RMD from one account 22 alect income rider 23 alect income rider 23 Annual Savings Annual Savings Annual fixed savings Calculated savings Calculated savings Calculated Plan Withdrawals 23 Annual Savings Calculated Plan Withdrawal	Asset plan allocation	Moderate Sel	Beneficial IR4 RMD (based on beneficiaries life)	Remove year to end of plan				
count owner Reset all years 18 count type IRA 19 count type Make-up total owners RMD from one account 20 d an income rider 21 ased on @ age Client2's age Joint Make-up total benef RMD from one account 22 Make-up income gap based on target income 23 ter manual payout Annual Savings Annual fixed savings Annual fixed savings	Risk level	Moderate	beneficial new kind (based on beneficialies ine)					
Calculated Plan Withdrawals 99 count type IRA d an income rider ased on age Client2's age Joint Make-up total owners RMD from one account 22 leter income rider ased on farge Client2's age Joint Make-up total benef RMD from one account 22 Make-up total benef RMD from one account 23 Make-up income gap based on target income 23 Annual Savings Annual fixed savings Annual fixed savings Annual fixed savings	Account owner			Reset all years				
In income rider ased on @ age Inter manual payout Iter manual payout Annual Savings Annual fixed savings	Account owner	~	Calculated Plan Withdrawals		19			
age Client2's age Joint 22 age Client2's age Joint 23 elect income ider[V 23 amber of months of payout in first year 12.0 Annual Savings iter manual payout Annual Savings Annual fixed savings Annual fixed savings	Account type	IRA 🗸	O Make-up total owners RMD from one account					
ased on age Client2's age Joint Client2's age Joint Make-up income gap based on target income alect income ider The manual payout first year The manual Savings Annual Savings Annual fixed savings	Add an income rider		 Make-up total benef RMD from one account 		U			
elect income rider v v make of income rider v v make of income rider v v v make of income rider v v v v v v v v v v v v v v v v v v v	Based on 💿 age 🔾	Client2 's age 🔘 Joint						
Annual Savings equest Additional Rider Remove Income Rider	Select income rider	~	 Make-up income gap based on target income 					-
Annual Savings O Annual fixed savings	Number of months of payout in first ye	ear 12.0			4			- F
equest Additional Rider Remove Income Rider	Enter manual payout 🔲		Annual Savings					
equest Additional Rider Remove Income Rider								
Orange backgrounde indicate bundhatical returns	Request Additional Rider Remove In	ncome Rider						
Note that effected values which for following years when blank	Orange backgrounds indicate hy	pothetical returns		Note that enter	red values W	/ILL NOT roll down t	o following years w	hen blank

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

Name of the function of the fun					YO	JR CASE LIST SET	TINGS HELP	SIGN OUT
Reve Veev / Edit locent Veev / Edit locent Veev / Edit locent A count name Rev Rus 30 % Rus 00 % Count description Pactavit de	Manage Accourt	t.						
Arbunt name: IRA Account balance S2.000.000 Authetical return 30 % Brus 00 % Conad Account description Diptional account option Tex talculation option Act dimeny later -defend account 0 at dimeny later -defend account Variable - defend account 0 account option Mater plan allocation Moderate Cacount owner								
In all account balance \$2200000 Ho obtetical return 30 % Botus 00 % O lonal Account description D ptional account company Dither D ther To calculation option Tax income Distributions (Qualified) Withdrawals Mater plan allocation Moderate Account owner Account owner Account owner Account owner Account owner Account owner Account owner rider Account owner Account owner Account owner Account owner rider Based on Ser Client2's age _ Joint Based on Ser Client2's age _ Joint Based on Ser Client2's age _ Joint								
In all account balance \$2,000,000 Hy bothetical return 30 % Bous 0.0 % Colonal 0.0 % Account description 0.0 % Diptional account company 1.0 % Difference Start year for test of plan Account description 0.0 % Difference 1.0 % Start year for test of plan 6 percent Account description 0.0 % Diptional account (in so many years) OR 7 percent Start year for Xyears 8 percent 2.5 9 percent Start year for Xyears 9 percent Account option Tax income Distributions (Qualified) Withdrawals 0 0 11 percent 2.5 Ad money later - deferred account 0 0 0 Account owner Account owner Account owner Account owner Add an income fider Based on @ age Client2's age Number of morth of payout in first year 12.0 Number of morths of payout in first year 12.0	Ac count name	IRA	Structured Income Type			Income [Data	
In bothetical return 30 % Bruss 00 % Colonal Account description Diptional account company Dither Cat calculation option Tax calculation option Tax calculation option A dra money later - deferred account 0 0 A ster plan allocation Moderate Account owner Account owner Account owner Add an income rider Based on @ age Client2's age joint Start year for return Start year for return Based on @ age Client2's age joint	Ini ial account balance	\$2,000,000	Income Riders	ADD INCOME		Income	Variable	*
Be hus 0.0% Liquidate or anulitze Or lonal Annulitze (for years certain) 1.0% Start year for rest of plan 6 optional account description 0 optional account company 1 other 0 other 0 ther 0 optional account company 0 other 0 ther 0 optional account company 0 optional account option 11 optional account option 0 account option	Hypothetical return	3.0 %	 Start payout from income rider 	Dick year(c)		percent	2.5	
Liquidate on mittize 5 percent 2.5 A Annuitize (for years certain) 1.0 % 0 6 percent 2.5 OR 7 percent 2.5 Bereficial account company 0 % 0 9 percent 2.5 OR 10 percent 2.5 Start year for X years 9 percent 2.5 OR 10 percent 2.5 Start year for X years 9 percent 2.5 OR 11 percent 2.5 OR 12 percent 2.5 OR 12 percent 2.5 OR 12 percent 2.5 OR 0 14						1		
Or lonal Annutize (for years certain) 10 % Start year for rest of plan 6 percent 2.5 OR 7 percent 2.5 OR 7 percent 2.5 Start year for X years 9 percent 2.5 Start year for X years 0 11 percent 2.5 Start year for X years 0 0 11 percent 2.5 A d moncultare 0 0 13	Bonus	0.0 %	Liquidate or annuitize		U			
Dptional account company Dptional account company Dptional account company Dther The calculation option Tak Income Distributions (Qualified) Virthdrawals A d money later - defered account 0 Ad donney later - defered account 0 Aster plan allocation Moderate Account type IRA Account type ad an income rider Based on (edfered) Number of months of payout in first year 12.0	Optional		Annuitize (for years certain) 1.0 %		U -			
bther Start year for X years 9 percent 2.5 T c calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 percent 2.5 And money later - deferred account 0 11 percent 2.5 Vars deferred 0 13 14 2.5 Aatet plan allocation Moderate See Required minimum distribution (RMD) 14 - Risk level Moderate See Beneficial IRA RMD (based on beneficiaries life) 16 Account owner Account type IRA Account type IRA Based on @ age Client2's age Joint - Make-up income gap based on target income Number of months of payout in first year 12.0 Price manual want			O Liquidate account (in so many years)	OR	7	percent	2.5	
To calculation option Tax Income Distributions (Qualified) Withdrawals And money later - defered account Yors deferred Image: Income Distributions (Qualified) Moderate Image: Income Distributions (Qualified) Moderate Image: Income Distributions (Qualified) Moderate Image: Income Distributions (Qualified)	A 1851			Start year for X years	U -			
Tak calculation option Tak Income Distributions (Qualified) And money later - deferred account Annual fixe withdrawal Y ars deferred 0 0 Annual fixe withdrawal 0 0 A dnoney later - deferred account 0 0 Annual fixe withdrawal 0 Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) 11 Pick year(5) to remove 12 13 14 Reset all years 16 17 Account type IRA Add an income rider <td>outer</td> <td></td> <td></td> <td></td> <td>U</td> <td></td> <td></td> <td></td>	outer				U			
A dramoney later - deferred account Vors deferred A numal percentage withdrawal A numal percentage withdrawal A numal percentage withdrawal Required minimum distribution (RMD) Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Risk level Account owner Account owner Account type RRA Account type RRA Account type RRA Account type RRA Account type RRA Account form one account Add an income rider Based on e age Client2's age Joint Select lineome rider Number of months of payout in first year 12.0 Account type RRA Account type Account type Account type Account type RRA Account type RRA Account type RRA Account type RRA Account type RRA Account type RRA Account type Account type Accou	Tak calculation option	Tax Income Distributions (Qualified)						
A ret plan allocation Moderate Required minimum distribution (RMD) Remove year to end of plan f f f f f f f f f f f f f	Aud money later - deferred account			Pick year(s) to remove	12	percent	2.5	
Avere t plan allocation Moderate Risk level Risk level Moderate Beneficial IRA RMD (based on beneficiaries life) If is Account owner Calculated Plan Withdrawals Calculated Plan Withdrawals Based on	Years deferred	0	Annual percentage withdrawal 0.0 %					
Risk level Moderate Account owner Account type IRA IRA Make-up total benef RMD from one account Add an income rider Based on ender Based on ender Number of months of payout in first year 12.0	Auset plan allocation	Moderate	O Required minimum distribution (RMD)	Remove year to end of plan				
Account owner IV Account owner IRA Account type IRA IRA Account owners RMD from one account Add an income rider III Based on @ age Client2's age Joint Select income rider Number of months of payout in first year Total additionation		Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan				
Account owner Image: Calculated Plan Withdrawals 19 Account type Image: Calculated Plan Withdrawals 20 Add an income rider 21 Based on @ age Client2's age Joint 22 Number of months of payout in first year 12.0 Fore manual mount 12.0	Risk level	Moderate			17			
Account type IRA Account Irac Irac Irac Irac Irac Irac Irac Irac	Account owner	~		Reset all years				
Add an income rider Based on age Client2's age Joint Make-up total benef RMD from one account 21 22 33 33 4 24 34 34 34 34 34 34 34 34 34 34 34 34 34	Account type	101						
Based on age Client2's age Joint Select income rider Number of months of payout in first year 12.0 Fore manual months		IRA V						
Select Income rider v make by Income gap based on larget income		Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Number of months of payout in first year 12.0	Select income rider	~	O Make-up income gap based on target income					-
Enter manual payout	Number of months of payout in first ye				4 94			
Annual Savings	Enter manual payout		Annual Savinge					
Annual fixed savings								
Request Additional Rider Remove Income Rider	Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hypothetical returns Note that entered values WILL NOT roll down to following years when blank	Orange backgrounds indicate hy	pothetical returns		Note that enter	ed values W	ILL NOT roll down to	following years wh	en blank

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

			1						YOUR CASE LIST SETTINGS HELP
									PREPARED BY:
									INITIAL PLAN DATE:
CLIENT DASHBO	ARD STRU	CTURED INCO	IE PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	RTH GRAPHS REPORTS TOOLS REVISED PLAN DATE:
Structu	urod Ir	noom	Dlar	ning					
Edit Save C	ancel Add A	ccount Add	Income A	dd Inc Tax	Add Target		enario Disp	olay Options	
Scenario With	drawing Mone		t Annual Per	centage With	drawal Functi	on	~		
With	in a wining Monte	.,		contage mitil	aramar functi		-		
			·						
Planning	20 years V			1					
Horizon	,		IRA						
Year		Account	Income	Accounts	Planned	SS	Total	Year	
			and the second se	Total	Distribution	33	Income	redi	
net return initial amount	70	3.00 %	IRA	2,000,000	Subtotal				
bonus %		0.00 %		2,000,000	of account	Manage Infl Factor			
w/bonus		2,000,000	Manage	2,000,000	incomes	3.20 %			
end of 1	71	2,060,000	0	2,060,000	0	30,000	30,000	end of 1	
end of 2	72	2,070,300	51,500	2,070,300	51,500	30,960	82,460	end of 2	
end of 3	73	2,080,652	51,758	2,080,652	51,758	31,951	83,708	end of 3	
end of 4	74	2,091,055	52,016	2,091,055	52,016	32,973	84,989	end of 4	
end of 5 end of 6	75	2,101,510	52,276 52,538	2,101,510 2,112,018	52,276 52,538	34,028 35,117	86,305 87,655	end of 5 end of 6	
end of 6 end of 7	76	2,112,018	52,538	2,112,018	52,538	35,117	87,655	end of 6 end of 7	
end of 8	78	2,133,190	53,064	2,133,190	53,064	37,401	90,465	end of 8	
end of 9	79	2,143,856	53,330	2,143,856	53,330	38,597	91,927	end of 9	
end of 10	80	2,154,576	53,596	2,154,576	53,596	39,833	93,429	end of 10	
end of 11	81	2,165,348	53,864	2,165,348	53,864	41,107	94,972	end of 11	
end of 12	82	2,176,175	54,134	2,176,175	54,134	42,423	96,556	end of 12	
end of 13	83	2,241,460	0	2,241,460	0	43,780	43,780	end of 13	
end of 14 end of 15	84 85	2,308,704 2,377,965	0	2,308,704 2,377,965	0	45,181 46,627	45,181 46,627	end of 14 end of 15	
end of 15 end of 16	86	2,377,965	0	2,377,965	0	46,627	46,627	end of 15 end of 16	
end of 17	87	2,522,783	0	2,522,783	0	49,659	49,659	end of 17	
end of 18	88	2,598,466	0	2,598,466	0	51,248	51,248	end of 18	
end of 19	89	2,676,420	0	2,676,420	0	52,888	52,888	end of 19	
end of 20	90	2,756,713	0	2,756,713	0	54,580	54,580	end of 20	
	· ·		580,877		580,877	822,712	1,403,590		

Option B: Start Years for Rest of Plan:

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

				YOU	R CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA	Structured Income Type			Income D	ata	
Initial account balance	\$2,000,000	Income Riders Start payout from income rider	ADD INCOME	Year 1	Income	Variable	-
Hypothetical return	3.0 %		Pick year(s)	2			
Bonus	0.0 %		OR				
	0.0	Liquidate or annuitize O Annuitize (for years certain)	Start year for rest of plan	5			
Optional Account description			OR	6			
Optional account company		 Liquidate account (in so many years) 		8			
Other			Start year for X years	0 %			
Tax calculation option	Tax Income Distributions (Qualified) \sim	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 allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		16			
			Reset all years	17			
Account owner	~	Calculated Plan Withdrawals		19			
Account type	IRA 🗸	O Make-up total owners RMD from one account		20			
Add an income rider Based on age	Client2 's age 🔿 Joint	O Make-up total benef RMD from one account		22			
Select income rider	v	O Make-up income gap based on target income		23			-
Number of months of payout in first ye	ear 12.0			4			F
Enter manual payout		Annual Savings					
		Annual fixed savings					
	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red values Wil	LL NOT roll down to	following years wi	nen blank

Step 11: Annual Percentage Withdraw Text Box: Type in the percentage amount.

					YOUR C	ASE LIST SETTI	IGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Dat	а	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year 1	Income	Variable	-
Hypothetical return	3.0 %	 Start payout from income rider 	Pick year(s)		2			
			OR		3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Account description Optional account company		O Liquidate account (in so many years)	OR		7			
Other			Start year for X years		8			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0	Annual percentage withdrawal 0.0 %			10			
Asset plan allocation		Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15 16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18 19			
Account type	IRA ~	Calculated Plan Withdrawals 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 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 		2	24			-
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that ente	red va	lues WILL	NOT roll down to fol	lowing years w	hen blank

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

					YOU	UR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour)†								
	View / Edit Death Benefit View / Edit Actual Values								
				1					
Account name	IRA	Structured Income Type		¥		Inco	ome Data		
Initial account balance	\$2,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income		Variable	*
Hypothetical return	3.0 %		Pick year(s)		2				
Bonus	0.0 %	Liquidate or annuitize	OR		4				
Optional		Annuitize (for years certain)	Start year for rest of plan		5				
Account description Optional account company		O Liquidate account (in so many years)	OR		7				
Other			Start year for X years		9				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11				
Add money later - deferred account Years deferred	0	Annual fixed withdrawal Annual percentage withdrawal 2 %	Pick year(s) to remove		12 13				
Asset plan allocation	Moderate Sel	Required minimum distribution (RMD)	Remove year to end of plan		14 15				
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17				
Account owner	~		Reset all years		18				
Account type	IRA V	Calculated Plan Withdrawals Make-up total owners RMD from one account			19 20				
Add an income rider					21				
Based on 💿 age 🔿 (Client2 's age O Joint				22 23				
Select income rider	~	 Make-up income gap based on target income 			24				-
Number of months of payout in first ye	ear 12.0		1						•
Enter manual payout		Annual Savings							
Request Additional Rider Remove In	come Rider								
Orange backgrounds indicate hyp	pothetical returns		Note that entered	ed va	alues W	ILL NOT roll do	vn to follow	ring years wh	ien blank

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

				ŝ	YOUR CASE LIST	SETTINGS H	ELP SIGN OUT
Manage Accoun	t						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA	Structured Income Type			Inco	me Data	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME	Yea	ar Income	Variabl	le 🔺
(0)		 Start payout from income rider 					
Hypothetical return	3.0 %		Pick year(s)				
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional		Liquidate or annuitize	Start year for rest of plan	5			
Account description		Liquidate account (in so many years)	OR				
Optional account company		C Eldudate account (in so many years)		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 2 %		13	3		
Asset plan allocation		O Required minimum distribution (RMD)	Description	14			
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15			
Risk level	Moderate			17			
Account owner	~		Reset all years	18			
Account type		Calculated Plan Withdrawals		20			
Add an income rider	IRA 🗸	O Make-up total owners RMD from one account		21			
	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first ye	ar 12.0			4			
Enter manual payout 🔲		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	come Rider						
Orange backgrounds indicate hyp	othetical returns		Note that enter	red values	s WILL NOT roll dow	n to following yea	irs when blank

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

			TOON	CASE LIST S	ETTINGS HELP	SIGN OUT
lanage Account					1	
ve Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values					1	
					/	
count name IRA	Structured Income Type			Incom	ata	
ial account balance \$2,000,000	Income Riders	ADD INCOME	Year	Income	Variable	*
pothetical return 3.0 %	 Start payout from income rider 		2	percent	2.0	
pothetical return 3.0 %		Pick year(s)	3	percent	2.0	
0.0 %	Liquidate or annuitize	OK	4	percent	2.0	
tional	Annuitize (for years certain)	Start year for rest of plan	5	percent	2.0	
Account description		OR	6	percent	2.0	
Optional account company	 Liquidate account (in so many years) 		8	percent	2.0	
Other		Start year for X years	9	percent	2.0	
calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	2.0	
	Annual fixed withdrawal		11	percent	2.0	
d money later - deferred account		Pick year(s) to remove	12	percent	2.0	
o o	Annual percentage withdrawal 0.0 %		13	percent	2.0	
set plan allocation Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14	percent percent	2.0	
	 Beneficial IRA RMD (based on beneficiaries life) 		16	percent	2.0	
k level Moderate			17	percent	2.0	
count owner		Reset all years	18	percent	2.0	
	Calculated Plan Withdrawals		19	percent	2.0	
count type IRA 🗸	 Make-up total owners RMD from one account 		20	percent	2.0	
d an income rider	 Make-up total benef RMD from one account 		21	percent percent	2.0	
ised on 💿 age 🔿 Client2 's age 🔿 Joint	O Make-up income gap based on target income		23	percent	2.0	
lect income rider 🗸 🗸	• Make up moorne gap babea on talget moorne		24	percent	2.0	
mber of months of payout in first year 12.0			4			,
ter manual payout 📃	Annual Savings					
	Annual fixed savings					
equest Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that ente	red values WIL	L NOT roll down	to following years w	hen blank

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

				YC	DUR CASE LIST SE	ETTINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Ac rount name	IRA	Structured Income Type			Income	Data	
Ini al account balance	\$2,000,000	Income Riders	ADD INCOME	Year	Income	Variable	*
		 Start payout from income rider 				2.0	
Hypothetical return	3.0 %		Pick year(s)	2	percent	2.0	
Bonus	0.0 %		OR	4	percent	2.0	
		Liquidate or annuitize Annuitize (for years certain)	Start year for rest of plan	5	percent	2.0	
Optional Account description		Annuitize (for years certain) 1.0 %	OR	6	percent	2.0	
Dptional account company		 Liquidate account (in so many years) 	U.	7	percent	2.0	
Dther			Start year for X years	8	percent	2.0	
			0	10	percent	2.0	
Ta calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals		11	percent	2.0	
Ac I money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12	percent	2.0	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	percent	2.0	
Asset plan allocation		 Required minimum distribution (RMD) 		14	percent	2.0	
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15	percent	2.0	
Risk level	Moderate			17	percent	2.0	
			Reset all years	18	percent	2.0	
Account owner	`	Calculated Plan Withdrawals		19	percent	2.0	
Account type	IRA 🗸	O Make-up total owners RMD from one account		20	percent	2.0	
Add an income rider		Make-up total benef RMD from one account		21	percent	2.0	
Based on 🔘 age 🔘	Client2 's age O Joint			22	percent	2.0	
Select income rider	~	 Make-up income gap based on target income 		23	percent	2.0	-
Number of months of payout in first y	ear 12.0			4		1	
Enter manual payout		Annual Savings					
		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red values V	VILL NOT roll down to	o following years whe	an blank

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

Vear 20 yea Vear net return Initial amount 7 initial amount 9 w/bonus 9 end of 1 7 end of 2 7 end of 3 7 end of 5 7 end of 6 7 end of 7 7 end of 6 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8	Add Accorrawing Money I	ICOM 6 count Ac 1 y IRA Accol 1	e Plan	Ining	Add Target E drawal Function Planned Distribution Subtotal	dit or Add Sc		
Anning 20 year Anning 20 year	Add Accorrawing Money I	y IRA Account Account Account 3.00 % 2,000,000	e Plan Income Ad at Annual Perc	Ining Id Inc Tax A creatage Wither Accounts Total 2,000,000	Add Target E drawal Function Planned Distribution Subtotal	dit or Add Sc on SS	enario Disp	olay Options
Anning 20 year Anning 20 year	Add Accorrawing Money I	y IRA Account Account Account 3.00 % 2,000,000	e Plan Income Ad at Annual Perc	Ining Id Inc Tax A creatage Wither Accounts Total 2,000,000	Add Target E drawal Function Planned Distribution Subtotal	dit or Add Sc on SS	enario Disp	olay Options
Save Cancel Itanning 20 yea Itanning 20 yea Itanning 20 yea Itanning Itanning Vear Itanning Itanning Itanning	Add Accorrawing Money I D years ~ A 70 2	y IRA Account y IRA Account Account 3.00 % 2,000,000	Ad the Annual Percent Annual Percent Annual Percent Annual Percent Annual Percent Annual Percent Annual Annual Percent Annual Annual Percent	Accounts Total	Planned Distribution Subtotal	SS	∽ Total	
Save Cancel Itanning 20 yea Itanning 20 yea Itanning 20 yea Itanning Itanning Vear Itanning Itanning Itanning	Add Accorrawing Money I D years ~ A 70 2	y IRA Account y IRA Account Account 3.00 % 2,000,000	Ad the Annual Percent	Accounts Total	Planned Distribution Subtotal	SS	∽ Total	
Vear 20 yea Vear net return Initial amount 7 initial amount 9 w/bonus 9 end of 1 7 end of 2 7 end of 3 7 end of 5 7 end of 6 7 end of 7 7 end of 6 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8	D years V A 70 2	y IRA Account IR Account 3.00 % 2,000,000	nt Annual Perc	Accounts Total 2,000,000	Planned Distribution Subtotal	SS	∽ Total	
Hanning forizon 20 yea Near net return net return 7 initial amount bonus % 6 end of 1 7 end of 2 7 end of 3 7 end of 4 7 end of 5 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8	Dyears V A 70 2	IF Account 3.00 % 2,000,000	RA	Accounts Total 2,000,000	Planned Distribution Subtotal	SS	Total	Year
Year Image: Control of the second secon	70 2	Account 3.00 % 2,000,000	Income	Total 2,000,000	Distribution Subtotal			Year
Year Image: Control of the second secon	70 2	Account 3.00 % 2,000,000	Income	Total 2,000,000	Distribution Subtotal			Year
Year Image: Control of the second secon	70 2	Account 3.00 % 2,000,000	Income	Total 2,000,000	Distribution Subtotal			Year
Year Pear net return 7 initial amount bonus % w/bonus end of 1 end of 2 7 end of 3 7 end of 4 7 end of 5 7 end of 6 7 end of 7 7 end of 10 8 end of 12 8	70 2	Account 3.00 % 2,000,000	Income	Total 2,000,000	Distribution Subtotal			Year
net return 7 initial amount bonus % w/bonus end of 1 7 end of 2 7 end of 2 7 end of 4 7 end of 5 7 end of 7 7 end of 9 7 end of 10 8 end of 11 8 end of 12 8	70 2	3.00 % 2,000,000	Concession of the local division of the loca	Total 2,000,000	Distribution Subtotal			Year
initial amount bonus % w/bonus end of 1 7 end of 2 7 end of 3 7 end of 4 7 end of 6 7 end of 7 7 end of 6 7 end of 7 7 end of 9 7 end of 9 7 end of 9 17 end of 11 8 end of 11 8	2	2,000,000	IRA			Manage		
bonus % w/bonus % end of 1 end of 2 end of 3 end of 4 7 end of 4 7 end of 5 7 end of 6 7 end of 10 end of 11 end of 12 end of 13						Manage		
w/bonus end of 1 7 end of 2 7 end of 3 7 end of 4 7 end of 5 7 end of 6 7 end of 6 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8					of account	Infl Factor		
end of 1 7 end of 2 7 end of 3 7 end of 4 7 end of 5 7 end of 6 7 end of 7 7 end of 6 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8 end of 13 8		2,000,000	Manage	2.000.000	incomes	3.20 %		
end of 2 7 end of 3 7 end of 4 7 end of 5 7 end of 6 7 end of 7 7 end of 8 7 end of 9 7 end of 10 8 end of 11 8 end of 12 8		2,000,000	Manage	2,000,000	Incomes 0	30,000	30,000	end of 1
end of 3 7 end of 4 7 end of 5 7 end of 6 7 end of 7 7 end of 10 8 end of 11 8 end of 12 8		2,080,600	41,200	2,080,600	41,200	30,960	72,160	end of 2
end of 5 7 end of 6 7 end of 7 7 end of 8 7 end of 9 7 end of 10 8 end of 112 8 end of 12 8		2,101,406	41,612	2,101,406	41,612	31,951	73,563	end of 3
end of 6 7 end of 7 7 end of 8 7 end of 9 7 end of 10 8 end of 11 8 end of 12 88 end of 13 88		2,122,420	42,028	2,122,420	42,028	32,973	75,001	end of 4
end of 7 7 end of 8 7 end of 9 7 end of 10 8 end of 11 8 end of 12 8 end of 13 8	75 2	2,143,644	42,448	2,143,644	42,448	34,028	76,477	end of 5
end of 8 7 end of 9 7 end of 10 8 end of 11 8 end of 12 8 end of 13 8		2,165,080	42,873	2,165,080	42,873	35,117	77,990	end of 6
end of 9 7 end of 10 8 end of 11 8 end of 12 8 end of 13 8		2,186,731	43,302	2,186,731	43,302	36,241	79,543	end of 7
end of 10 8 end of 11 8 end of 12 8 end of 13 8		2,208,598	43,735	2,208,598	43,735	37,401	81,135	end of 8
end of 11 8 end of 12 8 end of 13 8		2,230,684	44,172	2,230,684	44,172	38,597	82,769	end of 9
end of 12 8 end of 13 8		2,252,991	44,614	2,252,991	44,614	39,833	84,446	end of 10
end of 13		2,275,521 2,298,276	45,060 45,510	2,275,521 2,298,276	45,060 45,510	41,107 42,423	86,167 87,933	end of 11 end of 12
		2,298,276	45,966	2,298,276	45,966	42,423	89,746	end of 12 end of 13
		2,321,239	46,425	2,321,239	46,425	45,181	91,606	end of 14
		2,367,916	46,889	2,367,916	46,889	46,627	93,516	end of 15
		2,391,595	47,358	2.391.595	47,358	48,119	95,477	end of 16
	86 2	2,415,511	47,832	2,415,511	47,832	49,659	97,491	end of 17
end of 18		2,439,666	48,310	2,439,666	48,310	51,248	99,558	end of 18
end of 19 8	87 2	2,464,062	48,793	2,464,062	48,793	52,888	101,681	end of 19
end of 20	87 2 88 2	2,404,002	49,281	2,488,703	49,281	54,580	103,861	end of 20
	87 2 88 2 89 2	2,488,703	857,409		857,409	822,712	1,680,121	

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Percentage Withdrawal.

					YOUR CA	SE LIST SETTIN	GS HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
	\$2,000,000	O Start payout from income rider			1			
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		O Liquidate account (in so many years)			8			
Other			Start year for X years	ň	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
		Annual fixed withdrawal	Pick year(s) to remove		11			
Add money later - deferred account Years deferred		O Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
reals deferred	0				14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
	Modelate		Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Reset di years	n i	19			
Account type	IRA V	O 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 🔾 C	Client2 's age 🔘 Joint				22 23			
Select income rider	~	O Make-up income gap based on target income		0	24			*
Number of months of payout in first ye	ear 12.0			4				•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL N	IOT roll down to foll	owing years w	hen blank

Step 18: Annual Percentage Withdraw Text Box: Type in the percentage amount.

					YOUR CASE L	IST SETTING	is HELP	SIGN OUT
Manage Accour	ht .							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$2,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year Inc 1	come	Variable	*
Hypothetical return	3.0 %		Pick year(s) OR		2 3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description Optional account company		O Liquidate account (in so many years)	OR		7			
Other			Start year for X years		8			
					9			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %						
Asset plan allocation		Required minimum distribution (RMD)	Remove year to end of plan		14 15			
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type	IRA ~	 Make-up total owners RMD from one account 			20			
Add an income rider		 Make-up total benef RMD from one account 			22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	O make up moonle gap baced on target moonle		2	24			-
Number of months of payout in first ye	ear 12.0							·
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red val	lues WILL NOT r	oll down to follo	wing years wh	ien blank

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

				YOU	R CASE LIST SETTI	NGS HELP	SIGN C
Manage Accour	1†						
	View / Edit Death Benefit View / Edit Actual Values			1			
				1			
Account name	IRA	Other stand land and Tana		L	Income Da	2	
Initial account balance		Structured Income Type	ADD INCOME	Year	Income	Variable	
initial account balance	\$2,000,000	 Start payout from income rider] 1			
Hypothetical return	3.0 %		Pick year(s)	2			
Bonus	0.0 %		OR	4			
	0.0	Liquidate or annuitize		5			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6			
Account description Optional account company		 Liquidate account (in so many years) 		7			
Other			Start year for X years	8			
			0	10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		1 11			
Add money later - deferred account			Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 3 %		13			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
root plan allocation	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Kentove year to end or plan	16			
Risk level	Moderate			17			
Account owner	~		Reset all years	18			
		Calculated Plan Withdrawals		19			
Account type	IRA 🗸	 Make-up total owners RMD from one account 		20			
Add an income rider		 Make-up total benef RMD from one account 		22			
	Client2 's age O Joint	O Make-up income gap based on target income		23			
Select income rider	× 1			24			* *
Number of months of payout in first ye	ear 12.0						
Enter manual payout		Annual Savings					
Request Additional Rider Remove Ir	anna Didar	Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that entered	values WII	L NOT roll down to fo	llowing years w	nen blank

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

				١	OUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA	Structured Income Type			Incom	e Data	
Initial account balance	\$2,000,000	Income Riders O Start payout from income rider	ADD INCOME	Yea 1	r Income	Variable	*
Hypothetical return	3.0 %	0	Pick year(s)	2 3			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years				
Tax calculation option Add money later - deferred account Years deferred	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Image: Second	Pick year(s) to remove	10 11 12 13			L
Asset plan allocation	Moderate Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14 15 16			
Risk level	Moderate			10			
Account owner	×	Calculated Plan Withdrawals	Reset all years	18			
Account type Add an income rider Based on age	IRA V Client2 's age Joint	Make-up total owners RMD from one account Make-up total benef RMD from one account		21 22			
Select income rider Number of months of payout in first ye	v ear 12.0	O Make-up income gap based on target income		23 24			*
	icome Rider	Annual Savings					
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red values	WILL NOT roll down	to following years w	when blank

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

					YOUR CAS	SE LIST SETTING	BS HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
51 52558 21 W		O Start payout from income rider			1			
Hypothetical return	3.0 %		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		6 7			
Optional account company		C Elquidate account (in so many years)			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	11		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 3 %			13			
A second select selection		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 16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type Add an income rider	IRA ~	 Make-up total owners RMD from one account 			20 21			
	Client2 's age O Joint	O Make-up total benef RMD from one account			22			
Select income rider	vientz s age Sonn	O Make-up income gap based on target income			23			-
Number of months of payout in first ye				-	24			F
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red val	ues WILL N	OT roll down to follo	owing years wi	nen blank

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

					YOUR CA	ASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	ht						1	
	View / Edit Death Benefit View / Edit Actual Values							
							1	
Account name	IRA	Structured Income Type				Inco	me Data	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME	_	Year 1	Income	Variable	*
Hypothetical return	3.0 %	 Start payout from income rider 	Pick year(s)		2	percent	3.0	
			OR		3	percent	3.0	
Bonus	0.0 %	Liquidate or annuitize	58 N		4	percent	3.0 3.0	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6	percent	3.0	
Account description		 Liquidate account (in so many years) 	OR		7	percent	3.0	
Optional account company Other			Start year for X years		8	percent	3.0	
22 (27 925) 26					9 10	percent	3.0 3.0	
Tax calculation option	Tax Income Distributions (Qualified) \checkmark	Withdrawals			11	percent	3.0	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12	percent	3.0	
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14			
		 Beneficial IRA RMD (based on beneficiaries life) 			16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
Account type		Calculated Plan Withdrawals			19 20			
Add an income rider	IRA ~	 Make-up total owners RMD from one account 			21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	×	O Make-up income gap based on target income			23			-
Number of months of payout in first y				4	74			- Þ
Enter manual payout		Annual Savings						
		Annual Savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red val	ues WILL N	NOT roll dow	n to following years w	hen blank

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR CAS	SE LIST SETTINGS	HELP SIGN OUT
Manage Accour	nt					
	View / Edit Death Benefit View / Edit Actual Values					
Ar pount name	IRA	Structured Income Type			Income Data	
In ial account balance	\$2,000,000	Income Riders	ADD INCOME	Year	Income Va	ariable
H pothetical return	3.0 %	 Start payout from income rider 	Pick year(s)	2		3.0
Benus	0.0 %	Liquidate or annuitize	OR	4		3.0
O tional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years	6 7 8 9	percent percent percent	3.0 3.0 3.0 3.0
Tr. x calculation option A d money later - deferred account Y ars deferred A set plan allocation	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0,0 Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	0 Pick year(s) to remove Remove year to end of plan	10 11 12 13 14 15 16	percent	3.0 3.0 3.0
Rīšk level Account owner	Moderate ~	Calculated Plan Withdrawals	Reset all years	17 18 19		
Account type Add an income rider	IRA ~	Make-up total owners RMD from one account Make-up total benef RMD from one account		20 21		
Based on 🔘 age 🔾	Client2 's age O Joint			22		
Select income rider Number of months of payout in first y	ear 12.0	 Make-up income gap based on target income 		23		*
	ncome Rider	Annual Savings				
Orange backgrounds indicate hy	pothetical returns		Note that ente	red values WILL N	OT roll down to following	J years when blank

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

		_						
		_						
CLIENT DASHB	OARD STR	UCTURED INC	ME PLANNING	CASH FL	OW AND TAX A		SSET ALLOCA	TION AND NET
						ana ana an a		
Struct	ured I	ncom	e Plar	nnina				
Edit Save	Cancel Add	Account Ac	I Income A	dd Inc Tax	Add Target		enario Disp	lay Options
Scenario Wit	thdrawing Mor	ey IRA Accou	nt Annual Per	centage With	drawal Function	on	~	
Planning	20 years V		a menta	Î.				
lorizon	_) your o		IRA					
Maaa			Income	Accounts	Planned	00	Total	Mara
Year		Account	Income	Total	Distribution	SS	Income	Year
net return	70	3.00 %	IRA	Local States				
initial amount	t	2,000,000		2,000,000	Subtotal	Manage		
bonus % w/bonus		0.00 % 2,000,000		0 2,000,000	of account incomes	Infl Factor 3.20 %		
end of 1	71	2,000,000	Manage	2,060,000	0	30,000	30.000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	92,760	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	93,751	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	94,773	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	95,828	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	96,917	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	98,041	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	99,201	end of 8
end of 9 end of 10	79 80	2,060,000 2,060,000	61,800 61,800	2,060,000 2,060,000	61,800 61,800	38,597 39,833	100,397 101,633	end of 9 end of 10
end of 10 end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	101,633	end of 10 end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	102,907	end of 12
end of 13	83	2,121,800	01,000	2,121,800	01,000	43,780	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	51,248	end of 18
	89	2,533,540 2,609,546	0	2,533,540 2,609,546	0	52,888 54,580	52,888 54,580	end of 19 end of 20
end of 19					0	34,380	34,380	enu or 20
end of 19 end of 20	90	2,009,040	679,800		679,800	822,712	1,502,512	CONTROL AND ADDRESS

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

e. 199							
ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET
urod lu	ncom	e Plar	nina				
ancel Add A	Account Ad	d Income A	dd Inc Tax	Add Target	Edit or Add Sc	enario Disp	olay Options
denuine Men		at Annual Day	contene Mith	desured Francis			
ndrawing Mon	ey IRA Accou	int Annual Per	centage with	drawal Functi	on	~	
20 years ∨	1	IRA					
	Account	Income	Accounts	Planned	22	Total	Year
70		_	Total	Distribution		Income	real
70		IRA	2 000 000	Subtotal	Manage		
		Manage					
71	2,060,000	0		0		30,000	end of 1
72	2,060,000	61,800	2,060,000	61,800	30,960	92,760	end of 2
73	2,060,000	61,800	2,060,000	61,800	31,951	93,751	end of 3
74	2,060,000	61,800	2,060,000	61,800	32,973	94,773	end of 4
	2,060,000	61,800	2,060,000	61,800	34,028	95,828	end of 5
		61,800		61,800		96,917	end of 6
							end of 7
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							end of 11 end of 12
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		-					end of 13 end of 14
							end of 14 end of 15
							end of 16
							end of 17
		ő					end of 18
89		ő		0			end of 19
90	2,609,546	0	2,609,546	0	54,580	54,580	end of 20
		679.800		679.800			
	20 years 20 years 70 71 72 73 74 75 76 77 78 79 90 81 82 83 84 85 84 85 87 88 89 90 90	Account 20 years Account 20 years Account 3.00 % 2000,000 0 2,000,000 0 2,000,000 71 2,060,000 72 2,060,000 74 2,060,000 75 2,060,000 76 2,060,000 76 2,060,000 78 2,060,000 80 2,600,000 81 2,060,000 82 2,211,8148 85 2,231,914 88 2,233,814 87 2,338,104 80 2,333,540 80 2,333,540 80 2,333,540 80 2,333,540 80 2,333,540 90 2,333,540	Account Annual Per 20 years IRA Account Income 70 300 % 2,000,000 Menege 70 2,000,000 2,000,000 Menege 71 2,060,000 72 2,660,000 73 2,060,000 74 2,060,000 75 2,060,000 76 2,060,000 77 2,060,000 78 2,060,000 80 2,060,000 81 2,060,000 81 2,060,000 82 2,260,000 83 2,121,800 84 2,185,454 0 86 85 2,238,104 86 2,533,540 98 2,533,540	IRA IRA 20 years IRA Account Income Accounts 70 3.00 % IRA 20 years Income Accounts 70 3.00 % IRA 20 years IRA 2000,000 0 0.00 % IRA 20 years Income Accounts 1 2,060,000 1,800 2,060,000 61,800 2,060,000 73 2,060,000 61,800 2,060,000 76 2,060,000 61,800 2,060,000 76 2,060,000 61,800 2,060,000 77 2,060,000 61,800 2,060,000 78 2,060,000 61,800 2,060,000 78 2,060,000 61,800 2,060,000 80 2,260,000 61,800 2,060,000 81 2,060,000 61,800 2,060,000 82 2,215,184 0 2,121,800 82 2,2315,48	IRA Account Annual Percentage Withdrawal Function 20 years IRA Account Income Account Income 70 3.00 % 20 years IRA 70 3.00 % 20 years IRA 70 3.00 % 2000,000 IRA 2000,000 Mensce 2000,000 Mensce 2000,000 0 71 2.060,000 72 2.660,000 73 2.060,000 74 2.060,000 75 2.060,000 76 2.060,000 76 2.060,000 76 2.060,000 77 2.060,000 78 2.060,000 78 2.060,000 78 2.060,000 78 2.060,000 78 2.060,000 78 2.060,000 78 2.060,000 80 2.060,000 81	Account Annual Percentage Withdrawal Function 20 years IRA Account Income Accounts Total Distribution SS 70 3.00 % IRA Distribution SS 70 3.00 % IRA Distribution SS 70 3.00 % IRA 2.000.000 Subtotal Manage 71 2.060.000 61.800 2.060.000 61.800 30.090 72 2.060.000 61.800 2.060.000 61.800 2.973 74 2.060.000 61.800 2.060.000 61.800 3.9.33 76 2.060.000 61.800 2.060.000 61.800 3.9.43 76 2.060.000 61.800 2.060.000 61.800 3.9.43 77 2.060.000 61.800 2.060.000 61.800 3.9.43 78 2.060.000 61.800 2.060.000 61.800 3.9.43 78 2.060.000 61.800 2.060.000 61.800 3.9.43 <td>IRA Account Income Accounts Planned SS Total 70 3.00 % IRA Accounts Planned Distribution SS Total 70 3.00 % IRA Accounts Planned Distribution SS Total 70 3.00 % IRA 2.000.000 of account Inf Factor 71 2.060.000 0 2.060.000 0 3.0.06 3.0.00 72 2.060.000 61.800 2.060.000 61.800 3.9.61 3.9.751 74 2.060.000 61.800 2.060.000 61.800 3.9.751 3.9.751 74 2.060.000 61.800 2.060.000 61.800 3.9.751 3.9.731 76 2.060.000 61.800 2.060.000 61.800 3.9.731 3.9.731 77 2.060.000 61.800 2.060.000 61.800 3.9.741 99.041 78 2.060.000 61.800 2.060.000</td>	IRA Account Income Accounts Planned SS Total 70 3.00 % IRA Accounts Planned Distribution SS Total 70 3.00 % IRA Accounts Planned Distribution SS Total 70 3.00 % IRA 2.000.000 of account Inf Factor 71 2.060.000 0 2.060.000 0 3.0.06 3.0.00 72 2.060.000 61.800 2.060.000 61.800 3.9.61 3.9.751 74 2.060.000 61.800 2.060.000 61.800 3.9.751 3.9.751 74 2.060.000 61.800 2.060.000 61.800 3.9.751 3.9.731 76 2.060.000 61.800 2.060.000 61.800 3.9.731 3.9.731 77 2.060.000 61.800 2.060.000 61.800 3.9.741 99.041 78 2.060.000 61.800 2.060.000

Step 26: 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.

LIENT DASHR		UCTURED INCO			OW AND TAX A		SSET ALLOCA	TION AND NET
CIENT DASITION	ONNO 1 OTH	COTONED INCO	ML P DANNING	I CASITI		DAIDOR 1 P	COSET ALLOUA	
truct	urod I	ncom	o Dlar	nina				
		ncom	eria	innig				
dit Dynami	ic Mode							
nario Wit	thdrawing Mor	ney IRA Accou	nt Annual Per	centage With	drawal Functio	on	~	
	and an ing into			oomage min	aramar anoth			
nning	20 years V							
izon	20 years V		IRA					
				Accounts	Planned	_	Total	
Year		Account	Income	Total	Distribution	SS	Income	Year
net return	70	3.00 %	1 IRA	10000000000				
tial amount		2,000,000		2,000,000	Subtotal	0.000		
bonus %		0.00 %		0	of account	Infl Factor		
w/bonus		2,000,000		2,000,000	incomes	3.20 %		
end of 1 end of 2	71 72	2,060,000 2,060,000	0 61,800	2,060,000 2,060,000	0 61,800	30,000 30,960	30,000 92,760	end of 1 end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	30,960	92,760	end of 2 end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	94,773	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	95,828	end of 5
end of 6	76	2.060.000	61,800	2,060,000	61,800	35,117	96,917	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	98,041	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	99,201	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	100,397	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	101,633	end of 10
end of 11 end of 12	81 82	2,060,000 2,060,000	61,800 61,800	2,060,000 2,060,000	61,800 61,800	41,107 42,423	102,907 104,223	end of 11 end of 12
end of 12 end of 13	82	2,060,000	01,800	2,060,000	01,800	42,423	43,780	end of 12 end of 13
end of 14	84	2,121,800	0	2,121,800	0	45,181	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	Ő	46,627	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	49,659	end of 17
	88	2,459,747	0	2,459,747	0	51,248	51,248	end of 18
end of 18	89	2,533,540	0	2,533,540	0	52,888	52,888	end of 19
end of 19		2,609,546	0	2,609,546	0	54,580	54,580	end of 20
	90	2,000,040	679.800		679,800	822,712	1,502,512	

Step 27: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

CLIENT DASHBOA	RD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET
Structu	urod lu	ncom	o Plar	nina				
Edit Save Ca	ancel Add A	Account Add	d Income A	dd Inc Tax	Add Target	Edit or Add Sc	enario Disp	olay Options
Connecia	•							
Scenario Withd	awing Mon	ey IRA Accou	nt Annual Per	centage With	drawal Functi	on	~	
Planning 2 Horizon	2 years ∽		IRA					
				Accounts	Planned		Total	
Year		Account	Income	Total	Distribution	SS	Income	Year
net return	70	3.00 %	IRA	0.000.000	0.1111			
initial amount bonus %		2,000,000		2,000,000	Subtotal of account	Manage Infl Factor		
w/bonus		2.000.000	Manage	2.000.000	incomes	3.20 %		
end of 1	71	2,060,000	0	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	92,760	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	93,751	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	94,773	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	95,828	end of 5
end of 6 end of 7	76 77	2,060,000 2,060,000	61,800 61,800	2,060,000 2,060,000	61,800 61,800	35,117	96,917 98,041	end of 6 end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	36,241 37,401	99,041	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	100,397	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	101,633	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	102,907	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	104,223	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	54,580	end of 20
			679.800		679,800	822.712	1,502,512	
			6/9,800					

Step 28: 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 HE
										PREPARED BY:
										INITIAL PLAN DATE:
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET	TH GRAPHS REPORTS TOOLS	REVISED PLAN DATE:
										REVISED FEAR DATE.
Struct	ured I	ncom	e Plar	nnina						
Edit Dynami										
Eur Dynami	c Mode									
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Scenario Wit	hdrawing Mon	ney IRA Accour	nt Annual Per	centage With	drawal Functi	on	~			
Planning	20 years ~									
Horizon	zu years V	1	RA							
Mara				Accounts	Planned	00	Total	Marca		
Year		Account	Income	Total	Distribution	SS	Income	Year		
net return	70	3.00 % 2,000,000	1 IRA	2,000,000	Cubtotal					
initial amount bonus %		0.00 %		2,000,000	Subtotal of account	Infl Factor				
w/bonus		2,000,000		2,000,000	incomes	3.20 %				
end of 1	71	2,060,000	0	2,060,000	0	30,000	30,000	end of 1		
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	92,760	end of 2		
end of 3 end of 4	73 74	2,060,000 2,060,000	61,800 61,800	2,060,000 2,060,000	61,800 61,800	31,951 32,973	93,751 94,773	end of 3 end of 4		
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	95,828	end of 5		
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	96,917	end of 6		
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	98,041	end of 7		
end of 8	78 79	2,060,000	61,800	2,060,000	61,800	37,401	99,201	end of 8		
end of 9 end of 10	80	2,060,000 2,060,000	61,800 61,800	2,060,000 2,060,000	61,800 61,800	38,597 39,833	100,397 101,633	end of 9 end of 10		
end of 10	81	2,060,000	61,800	2,060,000	61,800	41,107	102,907	end of 11		
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	104,223	end of 12		
end of 13	83	2,121,800	0	2,121,800	0	43,780	43,780	end of 13		
end of 14 end of 15	84 85	2,185,454 2,251,018	0	2,185,454 2,251,018	0	45,181 46,627	45,181 46,627	end of 14 end of 15		
end of 16	86	2,2318,548	0	2,231,018	0	48,027	48,119	end of 16		
end of 17	87	2,388,104	0	2,388,104	0	49,659	49,659	end of 17		
end of 18	88	2,459,747	0	2,459,747	0	51,248	51,248	end of 18		
end of 19	89	2,533,540	0	2,533,540	0	52,888	52,888	end of 19		
end of 20	90	2,609,546	679.800	2,609,546	679,800	54,580 822.712	54,580 1,502,512	end of 20		

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