## Liquidating an IRA Account Using the Liquidate Account Function

10/27/2024 4:52 pm EDT

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



										YOUR CASE LIST SETTINGS HELP
										PREPARED BY:
										INITIAL PLAN DATE:
IENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	I GRAPHS REPORTS TOOLS	REVISED PLAN DATE:
truct	urod I	ncom	o Plar	nina						
-		nconn		ming						
it Dynami	c Mode									
Liqu	uidating an IR.	A Account Liqu	uidate Accou	nt Function			~			
			عل	1						
		Acco	unts							
nning	20 years v		RA			Incomes				
rizon					Discord	incomes	Tetel			
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year		
net return	70	3.00 %	IRA							
tial amount		2,000,000		2,000,000	Subtotal					
bonus %		0.00 %		0	of account	Infl Factor				
w/bonus end of 1	71	2,000,000 2,060,000	0	2,000,000 2,060,000	incomes 0	3.20 %	20.000	end of 1		
end of 2	72	2,080,000	0	2,080,000	0	30,000	30,000 30,960	end of 1 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	2,318,548	0	2,318,548	0	34,028	34,028	end of 5		
end of 6	76	2,388,104	0	2,388,104	0	35,117	35,117	end of 6		
end of 7	77	2,459,747	0	2,459,747	0	36,241	36,241	end of 7		
end of 8	78	2,533,540	0	2,533,540	0	37,401	37,401	end of 8		
end of 9	79	2,609,546	0	2,609,546	0	38,597	38,597	end of 9		
end of 10	80	2,687,832	0	2,687,832	0	39,833	39,833	end of 10		
end of 11	81	2,768,467	0	2,768,467	0	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	0	43,780	43,780	end of 13		
end of 14	84	3,025,178	0	3,025,178	0	45,181	45,181	end of 14		
nd of 15	85	3,115,934	0	3,115,934	0	46,627	46,627	end of 15		
end of 16	86	3,209,412	0	3,209,412	0	48,119	48,119	end of 16		
end of 17	87	3,305,694	0	3,305,694	0	49,659	49,659	end of 17		
end of 18	88	3,404,864	0	3,404,864	0	51,248	51,248	end of 18		
end of 19	89	3,507,010	0	3,507,010	0	52,888	52,888	end of 19		
end of 20	90	3,612,220	0	3,612,220	0	54,580 822,712	54,580 822,712	end of 20		
010 01 20					0					

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

			1						YOUR CASE LIST SETT	INGS HELF	P
									PREF	PARED BY:	
									INITIAL PL	AN DATE:	
CLIENT DASHBO	ARD STRU	JCTURED INCO		G CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	DRTH   GRAPHS   REPORTS   TOOLS REVISED PL		
Structu	ured II	ncom	e Hlai	nning							
Edit Save C	ancel Add A	Account Add	d Incone A	dd Inc Tax	Add Target	dit or Add Scen	ario Displa	v Options			
Scenario Liqu	idating on IR/	Account Lig		nt Euroction			~				
Liqu	nuuting dit inte			int i unction							
	i i			1							
		Acco	unts								
Planning	20 years ∨			1	1	*					
Horizon	,		RA			Incomes					
Year		Account	Inc me	Accounts	Planned	SS	Total	Year			
net return	70	3.00 %	IRA	Total	Distribution		Income				
initial amount	70	2,000,000		2,000,000	Subtotal	Manage					
bonus %		0.00 %	•	0		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	2,121,800	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	2,318,548	0	2,318,548	0	34,028	34,028	end of 5			
end of 6	76	2,388,104	0	2,388,104	0	35,117	35,117	end of 6			
end of 7 end of 8	77 78	2,459,747	0	2,459,747	0	36,241	36,241	end of 7 end of 8			
end of 8 end of 9	78 79	2,533,540 2,609,546	0	2,533,540 2,609,546	0	37,401 38,597	37,401 38,597	end of 8 end of 9			
end of 9 end of 10	80	2,609,546	0	2,609,546	0	39,833	38,597	end of 9 end of 10			
end of 10	81	2,768,467	0	2,768,467	0	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	0	43,780	43,780	end of 13			
end of 14	84	3,025,178	0	3,025,178	0	45,181	45,181	end of 14			
end of 15	85	3,115,934	0	3,115,934	0	46,627	46,627	end of 15			
end of 16	86	3,209,412	0	3,209,412	0	48,119	48,119	end of 16			
end of 17	87	3,305,694	0	3,305,694	0	49,659	49,659	end of 17			
end of 18	88	3,404,864	0	3,404,864	0	51,248	51,248	end of 18			
end of 19	89	3,507,010	0	3,507,010	0	52,888	52,888	end of 19			
end of 20	90	3,612,220	0	3,612,220	0	54,580	54,580	end of 20			
			0		0	822,712	822,712				
Orange ba	ckgrounds inc	dicate hypothe	etical returns								

## Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

					YOUR	CASE LIST SETT	INGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Da	ta	
Initial account balance	\$2,000,000	Income Riders  Start payout from income rider	ADD INCOME	_	Year 1	Income	Variable	*
Hypothetical return	3.0 %	C start payout nom income rider	Pick year(s)		2			
Bonus	0.0 %		OR		3			
50105	0.0	Liquidate or annuitize			5			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	ŏ	6			
Account description Optional account company		Liquidate account (in so many years)	UK		7			
Other			Start year for X years		8			
173 - 18 JS2472 - 15			0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal			11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal     0.0 %			13			
Asset plan allocation		O Required minimum distribution (RMD)	Demonstrate and of star		14			
Asset plan allocation	Moderate Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15 16			
Risk level	Moderate	<u> </u>			17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type	IRA ~	O Make-up total owners RMD from one account			20			
Add an income rider	-	<ul> <li>Make-up total benef RMD from one account</li> </ul>			21 22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	• Make up meenie gup bused on talget meenie		2	24			-
Number of months of payout in first ye	ear 12.0			1				
Enter manual payout		Annual Savings						
		Annual fixed savings						
	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to fe	ollowing years w	hen blank

Step 4: Income Data: Within the Income data table click on the Year text box that you would like to select.

				1	YOUR CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accour	ht						
	View / Edit Death Benefit View / Edit Actual Values			L			
				L			
Account name	IRA	Structured Income Type		•	Income Da	ta	
Initial account balance	\$2,000,000	Income Riders O Start payout from income rider	ADD INCOME	Ye 1		Variable	
Hypothetical return	3.0 %	Start payout non income ruler	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		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		78		
Optional account company Other				8	3		
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals					
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	1:	2		
Years deferred	0	Annual percentage withdrawal     0.0 %		1			
Asset plan allocation	Moderate Sel	<ul> <li>Required minimum distribution (RMD)</li> </ul>	Remove year to end of plan	1.			
	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Remove year to end or plan	1			
Risk level	Moderate			1	7		
Account owner	~		Reset all years	1			
Account type	IRA Y	Calculated Plan Withdrawals Make-up total owners RMD from one account		1			
Add an income rider	IRA V			2			
Based on 💿 age 🔿	Client2 's age O Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>		2			
Select income rider	×	O Make-up income gap based on target income		2			-
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	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entere	d value	s WILL NOT roll down to fo	llowing years w	hen blank

Step 5: Pick Years: Click on the green button Pick Years.

					YOUR	CASE LIST SETTI	NGS HELP	SIGN OU
Manage Accour	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA					Income Dat		
Initial account balance		Structured Income Type	ADD INCOME	_	Year	Income Dat	a Variable	
Initial account balance	\$2,000,000	<ul> <li>Start payout from income rider</li> </ul>			1	income	Tunuble	
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		3			
bondo	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		<ul> <li>Liquidate account (in so many years)</li> </ul>	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 %			13			
Asset plan allocation	Moderate Sel	<ul> <li>Required minimum distribution (RMD)</li> </ul>	Remove year to end of plan		14 15			
Asset plan allocation	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Remove year to end of plan		15			
Risk level	Moderate	, ,			17			
Account owner	~		Reset all years	ŏ	18			
		Calculated Plan Withdrawals			19			
Account type	IRA 🗸	<ul> <li>Make-up total owners RMD from one account</li> </ul>			20 21			
Add an income rider	<u> </u>	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	0		7	24			*
Number of months of payout in first ye	12.0			Ľ				
Enter manual payout		Annual Savings						
		Annual fixed savings						
	come Rider							
Orange backgrounds indicate hyp	oothetical returns		Note that enter	red va	lues WILL	NOT roll down to fo	lowing years w	hen blank

Step 6: Clicking: After clicking on the Pick Years green button, the term "liquidate" should automatically appear in the income column of the table.

					YOUR CASE LIST	SETTINGS HEL	P SIGN OUT
Manage Accour	nt				1		
	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	Ye 1		Variable	*
Hypothetical return	3.0 %	<ul> <li>Start payout from income rider</li> </ul>		2	-		
hypothetical return	3.0 ~		Pick year(s)	3	liquid		
Bonus	0.0 %	Liquidate or annuitize		4	liquid		
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	liquid liquid		
Account description		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR	7	liquid		
Optional account company Other			Start year for X years	8	liquid		
				9			
Tax calculation option	Tax Income Distributions (Qualified) $\sim$	Withdrawals		1			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	1:	2 liquid		
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				
Silect is		<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>		1			
Risk level	Moderate			1	7		
Account owner	~		Reset all years				
Account type	IRA ~	Calculated Plan Withdrawals O Make-up total owners RMD from one account					
Add an income rider	IRA V			2	1		
Based on 🧿 age 🔿	Client2 's age O Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>		2			
Select income rider	~	O Make-up income gap based on target income					*
Number of months of payout in first y	rear 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 ente	red value	s WILL NOT roll dow	vn to following year	s when blank

Step 7: Save: Click on the green button Save underneath the Manage Account subheading.

Start payout from income rider 1   othelical return 00 %   us 00 %   Uguidate or annuitize 10 %   conal Start year for rest of plan   coludate or annuitize 00 %   Uguidate excount (in so many years) 5 Hiquid   pitonal account company 10 %   pitor 10 %   pitor 10 %   calculation option Tax. Income Distributions (Qualified)   withdrawals 10 %   money later - defered account 0   0 8 @ quired minimum distribution (RMD)   set plan allocation Moderate   count owner 0   et norme rider 0   ad norme rider 0   et norme rider 12   ad norme rider 12   ad norme rider 12   eter do north of payout in first year 12.0   mered for the savings 12   mered for the savings 22   <						YOUR	CASE LIST SETTI	NGS HELP	SIGNO
and the set of the set	Manage Accour	nt							
a account balance  a account balance  a account balance  balacount balance  balacount balance  balacount balance  balacount comes rider									
a account balance  a account balance  a account balance  balacount balance  balacount balance  balacount balance  balacount comes rider		104							
al alcount basisfies S200000   Start payout from income rider   Pick year(s)   Start payout from income rider   OR   Start year for Years eritain   10 %   Start year for Years   Start year for	Adjount nume	IRA		-	_				
othelical return a0 %   us 00 %   Liquidate or annuitze   onal   account description   pick year(s)   pick year(s)   0 %   Liquidate or annuitze   0 Malerate   0 M	Initial account balance	\$2,000,000		ADD INCOME			Income	Variable	-
us 00% 4 liquid   onal Count description 5 liquid   pisonal account description 0 10 liquid   pisonal account company 1 Liquidate account (in so many years) 0 7 liquid   ond Tax Income Distributions (Qualified) Withdrawals 0 0 10 liquid   noney later - defered account 0 0 10 liquid   out owner 0 0 10 liquid   count owner 0 0 13   count type IRA 00 15   count type IRA 0 15   et remanul payout Iranual Savings 120 Iranual Savings   menor harder jayout 120 Annual Savings 22   menor harder manul payout 0 22 Iranual Savings	Hypothetical return	3.0 %	0	Pick year(s)					
cal   cacount description   ptional account company   there   calculation option   Tax Income Distributions (Qualified)   Witdrawals   among later - defered account   at defered   at defered   Moderate   count towner   at income rider   tect income rider   at income ride	Bonus	0.0 %		OR		3			
count description   ptional account company   calculation option   Tax Income Distributions (Qualified)   Withdrawals		0.0			-	5			
Decent company   Diter   calculation option   Tax Income Distributions (Qualified)   Immey later - deferred account   o   rs deferred   o   et plan allocation   Moderate   count type   IRA   an income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   used on @   age   Client2's age   Joint   Heed income rider   age   Client2's age   Joint   Heed income rider   age   Client2's age   Joint   Heed income rider   Joint   He	Optional		Annuitize (for years certain) 1.0 %		m.	6	liquid		
biter Start year for X years   acludation option Tax income Distributions (Qualified)   Imoney later - deferred account Imoney later - deferred account   a deferred Annual fixed withdrawal   a deferred Annual percentage withdrawal   a deferred 00%   Beneficial IRA RMD (based on beneficiaries life)   K level Moderate   count owner Image   Calculated Plan Withdrawals   Calculated Plan Withdrawals   Beneficial IRA RMD (based on beneficiaries life)   Beneficial IRA RMD (based on beneficiaries life)   Reset all years   Image   Calculated Plan Withdrawals   Calculated Plan Withdrawals   Make-up total benef RMD from one account   Bed income rider   used in come rider   sed encode rider   Data			<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		7	liquid		
calculation option Tax Income Distributions (Qualified)   money later - defered account   rs defered   o   rs defered   o   Annual fixed withdrawal   o   Pick year(a) to remove   12   lguid   11   lguid   11   lguid   11   lguid   12   lguid   13   Pick year(a) to remove   14   Pick year(a) to remove   12   lguid   13   Required minimum distribution (RMD)   Beneficial IRA RMD (based on beneficiaries life)   RRA   o   Make-up total events RMD from one account   12   imper of months of payout in first year   12.0   ter manual payout   Annual Savings						8	liquid		
Calculation option Tax Income Distributions (Qualified)   Innew Jister - deferred account   rs deferred   0   Annual fixed withdrawal   0.0   Kervel   Moderate   count owner   -   -   Calculated Plan Withdrawals   0   Beneficial IRA RMD (based on beneficiaries life)   11   Itaguid   13   Required minimum distribution (RMD)   Remove year to end of plan   15   Beneficial IRA RMD (based on beneficiaries life)   16   17   Calculated Plan Withdrawals   Make-up total benef RMD from one account   Make-up total benef RMD from one account   Water up income gap based on target income   Water up income gap based on target income   Water up income gap based on target income   Water up income Rider	other						liquid		
Immorely later - deferred account   rs deferred   o   Annual fixed withdrawal   O   * deferred   o   Annual fixed withdrawal   O   * deferred   Moderate   * deferred   Moderate   * devel   Moderate   * daminome rider   seed nicome rider   seed nicome rider   * daminome rider   * manual payout   * manual payout   * manual payout   * manual Savings	Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0					
Individual orderate   is deferred			<ul> <li>Annual fixed withdrawal</li> </ul>	Diekueer(e) te semeue					
Annual Savings			Appuel percentage withdrawal	Pick year(s) to remove			liquid		
Required minimum distribution (RMD)   Required minimum distribution (RMD)   Beneficial IRA RMD (based on beneficiaries life)   Beneficial IRA RMD (based on beneficiaries life)   Beneficial IRA RMD (based on beneficiaries life)   Calculated Plan Withdrawals   Image of momer rider   Issed on @ age Client2's age Joint   Ieter inorme rider   Image of momer rider   Iter manual payout    Annual Savings  Annual fixed savings	Years deterred	0							
k level Moderate 6 Beneficial IRA RMD (based on beneficiaries life) 6 6 7 7 7 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Asset plan allocation	Moderate	<ul> <li>Required minimum distribution (RMD)</li> </ul>	Remove year to end of plan					
Indextud     Image: Count owner     Image: Count type     Image: Count type <td></td> <td></td> <td><ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>						
Calculated Plan Withdrawals 9 count type IRA Calculated Plan Withdrawals 9 d an income rider 2 issed on @ age Client2's age Joint 4 lect income rider 2 ter manual payout first year 12.0 Annual Savings Annual fixed savings 1 Annual fixed sa	Risk level	Moderate				17			
count type       IRA       Image: Calculated Plan Withdrawals       19         d an income rider       0       Make-up total owners RMD from one account       20         ised on erider       0       Make-up total benef RMD from one account       21         ised on erider       0       Make-up income gap based on target income       23         iter manual payout       12.0       Annual Savings       24         Annual fixed savings       Annual fixed savings       10	Account owner			Reset all years	ŏ	18			
an income rider     asd on @ age Client2's age Joint     Make-up total benef RMD from one account     21   22   Make-up total benef RMD from one account   23   amual Savings     Annual Savings			Calculated Plan Withdrawals	<u>.</u>		19			
a data model free     a dage     Client2's age     Joint     a date-up total benef RMD from one account     22   23     a date-up income gap based on target income     a data-up income <td>Account type</td> <td>IRA 🗸</td> <td>O Make-up total owners RMD from one account</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Account type	IRA 🗸	O Make-up total owners RMD from one account						
sed on @ age Client2's age Joint     Make-up income gap based on target income     23   annual Savings     Annual Savings     equest Additional Rider     Remove Income Rider	Add an income rider		Make-un total benef RMD from one account						
elect income rider 12.0  Ter manual payout  Annual Savings Annual fixed savings Annual fixed savings	Based on 💿 age 🔿 🛛	Client2 's age O Joint							
Inder of months of payout in first year 12.0 ter manual payout Annual Savings equest Additional Rider Remove Income Rider	Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>						-
ter manual payout Annual Savings equest Additional Rider Annual fixed savings Annual fixed savings	Number of months of payout in first ye	ear 12.0			4				. F
equest Additional Rider Annual fixed savings	Enter manual payout		Annual Courings						
equest Additional Rider Remove Income Rider									
	Request Additional Rider Remove Ir	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 ente	red va	lues WIL	L NOT roll down to fo	llowing vears w	hen blank

Step 8: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

									YOUR CASE LIST SETTINGS I	IELP
									PREPARED BY:	
									INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STRU	ICTURED INCO	IE PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	ORTH   GRAPHS   REPORTS   TOOLS REVISED PLAN DATE:	
Structu	urod lu	acom	Dlar	ning						
Edit Save C	ancel Add A	Account Ad	Income A	dd Inc Tax	Add Target		ario Displa	y Options		
Scenario Liqu	idating an IRA	Account Lie	idate Accour	nt Function			~			
		Acco	unts 🔊 🖉							
Planning	20 years V					×				
Horizon	Lo youro		RA			Incomes <sup>24</sup>				
Year	1000	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year		
net return	70	3.00 %	RA	rotal	Distribution		mcome	non-SCh A		
initial amount		2,000,000		2,000,000	Subtotal	Manage				
bonus %		0.00 %		0	of account	Infl Factor				
w/bonus		2,000,000	Manage	2,000,000	incomes	3.20 %				
end of 1 end of 2	71 72	2,060,000 1,899,160	0 222,640	2,060,000 1,899,160	0 222,640	30,000 30,960	30,000 253,600	end of 1 end of 2		
end of 2 end of 3	72	1,733,495	222,640	1,733,495	222,640	30,960	253,600	end of 2 end of 3		
end of 4	74	1,562,860	222,640	1,562,860	222,640	32,973	255,613	end of 4		
end of 5	75	1,387,106	222,640	1,387,106	222,640	34,028	256,668	end of 5		
end of 6	76	1,206,080	222,640	1,206,080	222,640	35,117	257,757	end of 6		
end of 7	77	1,019,622	222,640	1,019,622	222,640	36,241	258,881	end of 7		
end of 8	78	827,571	222,640	827,571	222,640	37,401	260,040	end of 8		
end of 9	79	629,758	222,640	629,758	222,640	38,597	261,237	end of 9		
end of 10 end of 11	80 81	426,012	222,640 222,640	426,012 216,152	222,640	39,833 41,107	262,472 263.747	end of 10 end of 11		
end of 11 end of 12	81	216,152	222,640	216,152	222,640 222,637	41,107 42,423	263,747	end of 11 end of 12		
end of 12	83	0	222,037	0	222,037	43,780	43,780	end of 12		
end of 14	84	0	0	0	0	45,181	45,181	end of 14		
end of 15	85	0	0	0	0	46,627	46,627	end of 15		
end of 16	86	0	0	0	0	48,119	48,119	end of 16		
end of 17	87	0	0	0	0	49,659	49,659	end of 17		
end of 18	88	0	0	0	0	51,248	51,248	end of 18		
end of 19	89 90	0	0	0	0	52,888 54,580	52,888	end of 19		
end of 20	90	0	2,449,034	0	2,449,034	822,712	54,580 3,271,746	end of 20		
			2,449,034		2,449,034	022,/12	0,211,740			

## Option B: Start Years for Rest of Plan:

Step 9: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

					YOUR CASE LIST	SETTING	B HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				ncome Data		
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year Incor	ne	Variable	-
Hypothetical return		<ul> <li>Start payout from income rider</li> </ul>			1			
hypothetical return	3.0 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize	UK		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 Other		-	Start year for X years		8			
other					9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal     0.0 %		UU.	13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan	0	14 15			
		<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>			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					21			
Based on 💿 age 🔿 0	Client2 's age 🔘 Joint	Make-up total benef RMD from one account			22			
Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>			23 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								
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red valu	ues WILL NOT roll	down to follow	ving years wh	nen blank

Step 10: Income Data: Within the Income data table click on the Year text box that you would like to select.

				T	YOUF	CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	ht			Г					
	View / Edit Death Benefit View / Edit Actual Values			L					
				L					
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		Year 1	Income	V	ariable	
Hypothetical return	3.0 %		Pick year(s)		2				
Bonus	0.0 %	Liquidate or annuitize	OR		4				
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6				
Account description Optional account company Other		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR Start year for X years		7 8 9				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	0		10 11				
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	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	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>			16 17				
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19				
Account type	IRA 🗸	O Make-up total owners RMD from one account		ŏ	20				
Add an income rider		<ul> <li>Make-up total benef RMD from one account</li> </ul>			21 22				
Based on 🥥 age 🔾	Client2 's age O Joint				22				
Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>		00	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 Orange backgrounds indicate hy	ncome Rider		Note that enter	ed val	lues WIL	L NOT roll down	to followin	ig years whi	en blank

Step 11: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

					YOUR CAS	E LIST SETTIN	IGS HELP	SIGN OUT
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Dat	3	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
		<ul> <li>Start payout from income rider</li> </ul>			1			
Hypothetical return	3.0 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional			Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		5			
Optional account company		Equidate decount (in so many years)			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
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	<ul> <li>Required minimum distribution (RMD)</li> </ul>	Remove year to end of plan		14 15			
nooc plan allocation	Moderate Sel	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Remove year to end or plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
Account type	IRA ~	Calculated Plan Withdrawals			19 20			
Add an income rider	IRA 🗸	O Make-up total owners RMD from one account			21			
Based on 🔘 age 🔿 C	Client2 's age O Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22			
Select income rider	~	O Make-up income gap based on target income			23 24			-
Number of months of payout in first ye	ar 12.0				17			•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	othetical returns		Note that ente	red val	ues WILL NO	T roll down to fol	lowing years w	hen blank

Step 12: Clicking: After clicking on the Start year for Rest of Plan green button, the term "liquidate" should automatically appear in the income column of the table.

Bancage Account   Account name   IMA   INAME   INAME  <						YOUR CAS	E LIST	SETTINGS	HELP	SIGN OUT
Rever Yewr/Littinger Yewr/Littinger Yewr/Littinger Internet   Account name   Initial account balance \$2,000,000   Hyphtetical retur 00%   Surt payout from income rider   Poptinal   Optional	Manage Accourt	at					Т			
Account name IRA   Initial acceut balance \$200000   Appothelical return 30 %   Bonus 00 %   Optional account description 00 %   Optional account company 0   Optional account description 0   Optional account description 0   Optional account description 0   Add moderate 0   Account owner 0   Based in aniotaction of propot in fristyear 120   Based in aniotaction of fristyear 120   Based in aniotaction of propot in fristyear 120   Based in aniotaction of propot in fristyear 120   Based in aniotaction of fristyear 120   Based in aniotaction of propot in fristyear 120   Based in aniotaction of propo										
Structure       Structure       Income Riders       Income Riders	Surce Suncer View / Ear mesone	New / Eurocau Denene New / Eurocau Video								
Initial account balance \$2000000   Hypothetical return 30 %   Bonus 00 %   Grional 0 %   Account description 0 %   Optional 0 %   Account description 10 %   Optional account company 0 %   Other 10 %   Start pair of x years 0 %   Add money later - deferred account 0 %   Account of were formed account 0 %   Rik level Make-up income RikD from one account   Account of mere formed account of months of parout in frist year 12 %   Baced formed	Account name	IRA	01 11 T				Inc	omo Doto		
Add money later - deferred account   Moderate   Add money later - deferred account   Yeas deferred   Add money later - deferred account   Yeas deferred   Rest payout from income rider   Minderate   Rest payout from income rider   Pick year(a) to remove year to end of plant   Income rider   Pick year(a) to remove year to end of plant   Income rider   Pick year(a) to remove year to end of plant   Income rider   Rest payout from income rider   Moderate   Rak level   Make-up total owners RMD from one account   Rak level level   Make-up total owners RMD from one account   Rak level lincome rid	Initial account helence			ADD INCOME		Year	_		iable	
mybuletical return 30 %   Bonus 00 %   Bonus 00 %   Chical 00 %   Account description 00 %   Optional account company 00 %   Other 00 %   Tax calculation option Tax income Distributions (Qualified)   Withdrawals 0 %   Admoney later-defered account 0 %   0 % 10 %   10 % 10 %   11 % 10 %   12 % 10 %   13 % 10 %   14 % 10 %   15 % 10 %   16 % 10 %   17 % 10 %   18 % 10 %   18 % 10 %   19 % 10 %   10 % 10 %   10 % 10 %   11 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   12 % 10 %   13 % 10 %   14 % 10 %   15 % 10 %   16 % 10 %   17 % 10 %   18 % 10 %   19 % 10 %   10 % 10 %   10 % 10 %   10 % 10 %   10 % 10 %	Initial account balance	\$2,000,000				1	•	- Car	idbic	
Bonus 0.0 % Liquidate or annutize 5 Liquid   Optional Annuitize (for years certain) 1.0 % Start year for rest of plan 6 Hiquid   Optional account company 0R 7 Liquidate account (in so many years) 8 Hiquid   Other Start year for Xears 9 Hiquid Hiquid   Tax calculation option Tax Income Distributions (Qualified) Withdrawals 0.0 % 10 Hiquid   Add money later - defered account 0 Annual fred withdrawal 0.0 % 13 Hiquid   Asset plan allocation Moderate 8 Hiquid 15 Hiquid   Account owner Calculated Plan Withdrawals 0.0 % 15 Hiquid   Add an income rider Make-up total beneficiaries life 15 Hiquid   Saed on @ age Clent2 's age Joint Make-up total benef RMD from one account 22 Hiquid   Saed on @ age Clent2 's age Joint Make-up total benef RMD from one account 22 Hiquid   Saed on @ age Clent2 's age Joint Make-up total benef RMD from one account 22 Hiquid   Saed on @ age Clent2 's age Joint Make-up income gap based on target income 22 Hiquid   Saet yaan all prote savings Make-up income gap based on target income 22 Hiquid   Calculated fram Withdrawals	Hypothetical return	3.0 %		Pick year(s)		2				
Optional Caputate or annuitze   Account description 0   Other 0   Tax calculation option Tax income Distributions (Qualified)   Withdrawals 0   Add money later - deferred account 0   Asset plan allocation Moderate   Risk level Moderate   Account owner Calculated Plan Withdrawals   Account owner Calculated Plan Withdrawals   Calculated Plan Withdrawals   Based on e gene   Calculated Plan Withdrawals   Start year for rest of plan   10   Based on e gene   Sate plan allocation   Moderate   Sate plan allocation   Make-up total owners fMD from one account   Sate plan allocation   Make-up total owners fMD from one account   Sate pland   Sate pland infeed savings	Bonus	0.0 %		OR		3				
Account description   Other   Other   Tax calculation option   Tax income Distributions (Qualified)   Withdrawals   O   Add more later - deferred account   O   Rest plan allocation   Moderate   Rest plan allocation   Make-up total benef RMD from one account   Based on endrest plan   Based on endrest plan   Number of months of payout in first year   Iter manual payout   Request Additional Rider <td>50105</td> <td>0.0</td> <td></td> <td></td> <td></td> <td>5</td> <td></td> <td></td> <td></td> <td></td>	50105	0.0				5				
Optional account company Iquidate account (in so many years) 7 Iquid   Other 8 Iquid   Tax calculation option Tax Income Distributions (Qualified) Withdrawals   Add money later - deferred account 11 Iquid   Years deferred 0 13 Iquid   Asset plan allocation Moderate 8 Iquid   Risk level Moderate 16 Iquid   Account type IRA Calculated Plan Withdrawals 17 Iquid   Account type IRA Make-up total owners RMD from one account 20 Iquid   Add an income rider 3 Iquid 21 Iquid   Based on @ age Client?'s age Joint Select income nider 22 Iquid   Number of months of payout in first year 120 Make-up total benef RMD from one account 22 Iquid   Kerwet Additional Rider 120 Inquid 22 Iquid			Annuitize (for years certain) 1.0 %			6	liquid			
Other Start year for X years 0 Iquid   Tax calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 Iquid   Add money later - deferred account 0 Annual fixed withdrawal 00 11 Iquid   Year deferred 0 Annual precentage withdrawal 00 13 Iquid   Asset plan allocation Moderate 00 14 Iquid   Risk level Moderate 00 16 Iquid   Account owner Calculated Plan Withdrawals 15 Iquid   Account owner Calculated Plan Withdrawals 19 Iquid   Add an income rider 120 Iquid 120 Iquid   Based no @ age Clent2's age Joint Make-up total benef RMD from one account 20 Iquid   Withdrawals 0 0 23 Iquid 24 Inuud   Add an income rider 120 Make-up income gap based on target income 23 Iquid   Select income rider 120 Iquid 120 Iquid   Enter manual payout Make-up income gap based on target income 23 Iquid   Annual fixed savings			<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		7	liquid			
Tax calculation option Tax Income Distributions (Qualified)   Add money later - deferred account   Image: Income Control   Add money later - deferred account   Image: Income Control   Image: Income Control   Asset plan allocation   Moderate   Risk level   Image: Income Control   Account owner   Account type   Image: Income rider   Select income rider   Number of months of payout in first year   Number of months of payout in first year   Inter manual payout   Request Additional Rider   Request Additional Rider   Request Additional Rider				Start year for Y years		8				
Tax calculation option Tax Income Distributions (Qualified)   Add money later - deferred account   Vears deferred   0   Asset plan allocation   Moderate   Risk level   Moderate   Account owner   Account type   Ra   Calculated Plan Withdrawals   O   Make-up total beneficiaries life)   Make-up total benefi RMD from one account   O   Based on O   age   Client2's age   Joint   Select income rider   Number of months of payout in first year   120   Number of months of payout in first year   120   Add annual Savings						1				
Add money later - deferred account   Years deferred   0   Annual percentage withdrawal   00   Asset plan allocation   Moderate   Risk level   Moderate   Risk level   Moderate   Calculated Plan Withdrawals   0   Calculated Plan Withdrawals   12   13   Iquid   16   Iquid   17   Iquid   18   Moderate   Calculated Plan Withdrawals   19   19   19   10   10   Make-up total owners RMD from one account   20   12   12   13   14   15   16   17   18   19   19   10   10   11   12   12   13   14   15   16   17   18   19   19   10   10   110   111   111   112   113   114   115   115   116   117   118   119   110   1110   1111   1120   1120   1120   1130   1120   1130	Tax calculation option	Tax Income Distributions (Qualified)								
Years deferred 0   Annual percentage withdrawal 00   Asset plan allocation Moderate   Risk level Moderate   Moderate Seneficial RA RMD (based on beneficiaries life)   Risk level Moderate   Calculated Plan Withdrawals 16   Calculated Plan Withdrawals 19   Calculated Plan Withdrawals 19   Rased on a mocome rider 19   Based on age Joint   Select income rider Make-up total owners RMD from one account   Number of monts of payout in first year 120   Enter manual payout 120   Annual fixed savings	Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12				
Asset plan allocation Moderate   Risk level Moderate   Risk level Moderate   Account owner Calculated Plan Withdrawals   Account type Ra   Calculated Plan Withdrawals   Make-up total owners RMD from one account   Based on @   age   Client2's age   Joint     Annual Savings     Annual fixed savings	Years deferred		Annual percentage withdrawal     0.0 %			13	liquid			
Risk level Moderate   Account owner     Account owner     Account type IRA   IRA Calculated Plan Withdrawals   Calculated Plan Withdrawals   Make-up total owners RMD from one account   Based on @ age   Clent2's age   Joint   Select income rider   Number of months of payout in first year   Terr manual payout   Request Additional Rider    Annual Savings  Annual fixed savings	A sector stress the sectors		<ul> <li>Required minimum distribution (RMD)</li> </ul>							1
Risk level Moderate   Account owner Image: Calculated Plan Withdrawals   Account type Image: Calculated Plan Withdrawals   Account type Image: Calculated Plan Withdrawals   Add an income rider Image: Calculated Plan Withdrawals   Based on level Image: Calculated Plan Withdrawals   Select income rider Make-up total owners RMD from one account   Select income rider Image: Calculated Plan Withdrawals   Number of months of payout in first year Image: Calculated Plan Withdrawals   Enter manual payout Annual Savings	Asset plan allocation	Moderate Se	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan						
Account owner Reset all years     Account owner     Account type     IRA     Calculated Plan Withdrawals     Calculated Plan Withdrawals     Add an income rider     Based on  age     Select income rider     Number of months of payout in first year     12.0     Annual Savings     Annual fixed savings	Risk level	Moderate								
Account type IRA   Add an income rider   Based on low age   Client2's age   Joint   Select income rider   Select income rider   Number of months of payout in first year   Iter manual payout   Fater manual payout   Request Additional Rider     Request Additional Rider     Calculated Plan Withdrawals     Image     Image     Image     Calculated Plan Withdrawals     Image	Account owner			Reset all years						
Add an income rider   Based on  age Client2's age Joint   Based on  age Client2's age Joint   Make-up total benef RMD from one account   Based on fider   Make-up total benef RMD from one account   Based on fider   Number of months of payout in first year   12.0   Enter manual payout   Annual Savings   Annual fixed savings	Account owner		Calculated Plan Withdrawals			19	liquid			
Aud an income rules       Make-up total benef RMD from one account       22       Inquid         Based on <ul> <li></li></ul>	Account type	IRA 🗸	O Make-up total owners RMD from one account							
Based on  age Client2's age Joint Select income rider Number of months of payout in first year It come rider Annual Savings Annual Savings Annual fixed savings	Add an income rider		<ul> <li>Make-up total benef RMD from one account</li> </ul>							
Select income rider        Number of months of payout in first year     12.0       Enter manual payout     Annual Savings       Icequest Additional Rider     Annual fixed savings	Based on 🥥 age 🔾	Client2 's age O Joint								
Enter manual payout Annual Savings Request Additional Rider Remove Income Rider	Select income rider	×	Make-up income gap based on target income		0					*
Request Additional Rider     Remove Income Rider	Number of months of payout in first ye	ear 12.0			4				+	
Request Additional Rider Remove Income Rider	Enter manual payout		Annual Savings							
			<u>,</u>							
Orange backgrounds indicate hypothetical returns Note that entered values VIILL NOT roll down to following years when blank	Request Additional Rider Remove In	ncome Rider								
	Orange backgrounds indicate hy	pothetical returns		Note that enter	ed va	lues WILL NC	T roll do	wn to following	years whe	n blank

Step 13: Save: Click on the green button Save underneath the Manage Account subheading.

					YOUR	CASE LIST SETTING	SS HELP	SIGN OU
Manage Accourt	)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA					la como Doto		
		Structured Income Type Income Riders	ADD INCOME	_	Year	Income Data	Variable	
Ini al account balance	\$2,000,000	<ul> <li>Start payout from income rider</li> </ul>	Abbintoome		1	income	Variable	
Hypothetical return	3.0 %		Pick year(s)		2	liquid		
Reque	0.0 %		OR		3	liquid		
beius	0.0 %	Liquidate or annuitize			5	liquid		
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6	liquid		
Account description		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		7	liquid		
Dptional account company Other			Start year for X years		8	liquid		
omer					9	liquid		
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11	liquid		
Act money later - deferred account	-	Annual fixed withdrawal	Pick year(s) to remove		12	liquid		
Ye is deferred	0	Annual percentage withdrawal     0.0 %			13	liquid		
		<ul> <li>Required minimum distribution (RMD)</li> </ul>			14	liquid		
Asset plan allocation	Moderate Sel		Remove year to end of plan		15	liquid		
Risk level	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>			16	liquid		
	woderate		Reset all years		17 18	liquid		
Account owner	~	Calculated Plan Withdrawals	Reset all years		19	liquid		
Account type	IRA 🗸	Make-up total owners RMD from one account			20	liquid		
Add an income rider					21	liquid		
Based on 💿 age 🔾 🔿	Client2 's age 🔘 Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22	liquid		
Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>			23 24	liquid		-
Number of months of payout in first ye				4	/4			. Þ.
Enter manual payout	3 2.0							
		Annual Savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL	NOT roll down to follo	wing years wi	hen blank

Step 14: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

															YOUR C.	ASE LIST	SETTING	S HE	LP S	SIGN
		-															PREPARE	D BY:		
		_														INF	TIAL PLAN	DATE:		
CLIENT DASHBO	ARD STRU	ICTURED INCO	IE PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	T WORTH	GRA	APHS	REPORTS	в   тос	OLS		REVI	SED PLAN	DATE:		
0.1	une el lu		Dia																	
Structu	urea ir	icom	e Plar	ining																
Edit Save C	ancel Add A	ccount Ad	Income A	dd Inc Tax	Add Target		nario Displa	y Options												
Scenario Liqu	idating an IRA	Account Lie	idate Accour	nt Function			~													
	,																			
		Acco	unts																	
Planning Horizon	20 years 🗸	1	RA			Incomes														
nonzon				A	Disert		Terel		_											
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year												
net return	70	3.00 %	IRA	2012000000																
initial amount		2,000,000		2,000,000	Subtotal	Manage														
bonus % w/bonus		0.00 %	Manage	0 2,000,000	of account incomes	Infl Factor 3.20 %														
end of 1	71	2,060,000	Manage 0	2,060,000	0	30,000	30,000	end of 1	1											
end of 2	72	2,031,482	90,318	2,031,482	90,318	30,960	121,278	end of 2												
end of 3	73	2,002,108	90,318	2,002,108	90,318	31,951	122,269	end of 3	3											
end of 4	74	1,971,852	90,318	1,971,852	90,318	32,973	123,292	end of 4												
end of 5	75	1,940,690	90,318	1,940,690	90,318	34,028	124,347	end of 5												
end of 6 end of 7	76 77	1,908,592 1,875,531	90,318 90,318	1,908,592 1,875,531	90,318 90,318	35,117 36,241	125,436 126,559	end of 6 end of 7												
end of 7 end of 8	78	1,841,479	90,318	1,841,479	90,318	37,401	120,559	end of 8												
end of 9	79	1,806,404	90,318	1,806,404	90,318	38,597	128,916	end of 9												
end of 10	80	1,770,278	90,318	1,770,278	90,318	39,833	130,151	end of 10												
end of 11	81	1,733,068	90,318	1,733,068	90,318	41,107	131,426	end of 11	1											
end of 12	82	1,694,742	90,318	1,694,742	90,318	42,423	132,741	end of 12												
end of 13	83	1,655,266	90,318	1,655,266	90,318	43,780	134,099	end of 13												
end of 14 end of 15	84 85	1,614,605	90,318 90,318	1,614,605 1,572,725	90,318 90,318	45,181 46,627	135,500 136,945	end of 14 end of 15												
end of 15 end of 16	86	1,572,725	90,318	1,572,725	90,318	48,027	138,437	end of 15 end of 16												
end of 17	87	1,485,158	90,318	1,485,158	90,318	49,659	139,977	end of 17												
end of 18	88	1,439,394	90,318	1,439,394	90,318	51,248	141,566	end of 18												
end of 19	89	1,392,257	90,318	1,392,257	90,318	52,888	143,206	end of 19												
end of 20	90	1,343,706	90,318	1,343,706	90,318	54,580	144,899	end of 20	20											
			1,716,049		1,716,049	822,712	2,538,762	2												
Orange ba	ckgrounds ind	licate hypothe	etical returns																	

## Option C: Start Year for X Years:

Step 15: Structured Income Type: Click on the radio button next to Liquidate Account (in so many years).

					YOUR CASE LIST	SETTINGS	HELP SIGN OF
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA	Structured Income Type			Inci	ome Data	
Initial account balance	\$2,000,000	Income Riders	ADD INCOME		ear Income	Vari	able 🔺
20 12 201 21 10		<ul> <li>Start payout from income rider</li> </ul>			2		
Hypothetical return	3.0 %		Pick year(s)		3		
Bonus	0.0 %	Liquidate or annuitize	OR	ŏ	4		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5		
Account description		<ul> <li>Liquidate account (in so many years)</li> </ul>	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 allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14		
Asset plan allocation	Moderate Sel	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Remove year to end of plan		16		
Risk level	Moderate			0 1	17		
Account owner	~		Reset all years		18		
Account type		Calculated Plan Withdrawals			19		
Add an income rider	IRA ~	O Make-up total owners RMD from one account		0	21		
Based on 💿 age 🔿 🛛	Client2 's age O Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22		
Select income rider	~	O Make-up income gap based on target income			23		-
Number of months of payout in first ye	ear 12.0				1749		
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red value	es WILL NOT roll do	wn to following	ears when blank

Step 16: Income Data: Within the Income data table click on the Year text box that you would like to select.

				T	YOUR C	ASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	a†			г				
	View / Edit Death Benefit View / Edit Actual Values			н				
Save Galicer View / Edit Income	view / Luit Dealin Deficitit			н				
Account name	IRA	Structured Income Type		ŧ		Income Data	3	
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 %	Liquidate or annuitize	OR	0	4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR	ŏ	7			
Optional account company Other			Start year for X years		8			
oulei					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
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	O Required minimum distribution (RMD)	Remove year to end of plan		14			
root par anounter	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Remove year to end or plan		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				ŏ	21			
Based on 🥥 age 🔿 (	Client2 's age 🔘 Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22			
Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>			23			-
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 entered	ed va	lues WILL	NOT roll down to fol	lowing years w	hen blank

Step 17: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in how many years you would like the monetary amount to be distributed.

			YO	UR CASE LIST	SETTINGS	HELP S	SIGN OUT
Manage Account							
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Value	5						
Account name IRA	Structured Income Type			Inc	ome Data		
Initial account balance \$2,000,000	Income Riders	ADD INCOME	Year	Income	Var	riable	<u>م</u>
	<ul> <li>Start payout from income rider</li> </ul>						
Hypothetical return 3.0 %		Pick year(s) OR	✓ 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	<ul> <li>Liquidate account (in so many years)</li> </ul>	OR					
Optional account company			8				
Other		Start year for X years	9				
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals		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				
Asset plan allocation Moderate S	Required minimum distribution (RMD)		14				
Asset plan allocation Moderate	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15				
Risk level Moderate			17				
Account owner		Reset all years	18				
	Calculated Plan Withdrawals		20				
Account type IRA ~	<ul> <li>Make-up total owners RMD from one account</li> </ul>		20				
Based on  age  Client2 's age  Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>		22				
Select income rider	O Make-up income gap based on target income		23				-
Number of months of payout in first year 12.0			₹ 24			•	
Enter manual payout							
	Annual Savings						
Request Additional Rider Remove Income Rider	<b>O</b>						
Orange backgrounds indicate hypothetical returns		Note that enter	ed values V	ILL NOT roll do	wn to following	years when t	blank

Step 18: Start Year of X Years: Click on the green button Start Year for X Years.

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	ht							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type			Inc	come Data		
Initial account balance	\$2,000,000	Income Riders O Start payout from income rider	ADD INCOME		/ear Income 1	0	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		6			
Account description		<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		7			
Optional account company Other			Start year for X years		8			
oulei			18		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	Ö	12			
Years deferred	0	Annual percentage withdrawal     0.0 %			13			
Asset plan allocation	Moderate Sel	<ul> <li>Required minimum distribution (RMD)</li> </ul>	Remove year to end of plan		14 15			
risser plan ano satisf	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>	Kentove year to end or plan		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					21			
Based on 💿 age 🔿	Client2 's age 🔘 Joint	<ul> <li>Make-up total benef RMD from one account</li> </ul>			22			
Select income rider	~	<ul> <li>Make-up income gap based on target income</li> </ul>			23 24			-
Number of months of payout in first y	ear 12.0							F
Enter manual payout		Annual Savings						
		Annual fixed savings						
	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red valu	ies WILL NOT roll do	own to follow	ing years wh	en blank

Step 19: Clicking: After clicking on the Start Year for X Years green button, the term "liquidate" should automatically appear in the income column of the table.

						YOUR	CASE LIST	SETTINGS   HELP	SIGN OUT
Manage Accour	nt								
		iew / Edit Actual Values							
Account name	IRA								
			Structured Income Type Income Riders	ADD INCOME	_	Year	Incon	ne Data Variable	
Initial account balance	\$2,000,000		<ul> <li>Start payout from income rider</li> </ul>	ADDINGOME		1	in the	variable	
Hypothetical return	3.0 %			Pick year(s)		2	liquid		
Denue				OR		3	liquid		
Bonus	0.0 %		Liquidate or annuitize			4	liquid liquid		
Optional			O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6	liquid		
Account description			<ul> <li>Liquidate account (in so many years)</li> </ul>	OR		7	liquid		
Optional account company Other				Start year for X years		8	liquid		
Oulei				o o		9	liquid		
Tax calculation option	Tax Income Distributions	(Qualified) V	Withdrawals			10 11	liquid liquid		
Add money later - deferred account			Annual fixed withdrawal	Pick year(s) to remove		12	liquid		
Years deferred	0		Annual percentage withdrawal     0.0 %			13	liquid		
			Required minimum distribution (RMD)			14	liquid		
Asset plan allocation	Moderate	Sel		Remove year to end of plan		15	liquid		
Risk level	Moderate		<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>			16 17	liquid liquid		
				Reset all years		18	liquid		
Account owner	~		Calculated Plan Withdrawals	Reset un yeurs		19	liquid		
Account type	IRA 🗸		<ul> <li>Make-up total owners RMD from one account</li> </ul>			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		~	<ul> <li>Make-up income gap based on target income</li> </ul>			23			-
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	NOT roll down	to following years w	hen blank

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

					YOUR CAS	SE LIST SETTINGS	B HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Ac count name Initial account balance	IRA \$2,000,000	Structured Income Type Income Riders	ADD INCOME		Year 1	Income Data Income	Variable	4
Hypothetical return	3.0 %	O start payout norm income nuer	Pick year(s)		2	liquid		
Bonus Optional Account description	0.0 %	Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	OR Start year for rest of plan OR		3 4 5 6 7	liquid liquid liquid liquid liquid		
Dptional account company Dther		<ul> <li>Liquidate account (in so many years)</li> </ul>	Start year for X years		8 9 10	liquid liquid liquid		
Ta. calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal	Pick year(s) to remove		11	liquid		
Acd money later - deferred account Years deferred	0	Annual percentage withdrawal     0.0 %	Pick year(a) to remove		12 13	liquid liquid		
As set plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15	liquid liquid		
Risk level	Moderate	<ul> <li>Beneficial IRA RMD (based on beneficiaries life)</li> </ul>			16 17	liquid liquid		
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19	liquid liquid		
Account type	IRA 🗸	O Make-up total owners RMD from one account			20 21			
Add an income rider Based on  age	Client2 's age 🔘 Joint	Make-up total benef RMD from one account     Make-up income gap based on target income			22			
Select income rider	~	make up income gap based on target income		•	24		1	-
Number of months of payout in first ye	12.0	Annual Savings						
Request Additional Rider Remove In Orange backgrounds indicate hyp	Icome Rider		Note that anter	rod un	luce WILL M	OT roll down to follow		an blank
Urange backgrounds indicate hyp	oometicai retui'NS		Note that enter	rea val	iues WILL NO	or roll down to follow	ving years whe	ен ріалк

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

										YOUR CASE LIST SETTINGS H
		-	10							PREPARED BY:
		_								INITIAL PLAN DATE:
CLIENT DASHBO	ARD STRU	ICTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET V	H   GRAPHS   REPORTS   TOOLS	REVISED PLAN DATE:
Structu	urod Ir	2000		aning						
Structu										
Edit Save C	ancel Add A	ccount Ad	I Income A	dd Inc Tax	Add Target		nario Displa	y Options		
Scenario Liqu	idating an IRA	Account Lic	udate Accou	nt Function			~			
				1						
		Acco	unts 🔎							
Planning	20 years ∨		244							
lorizon			IRA			Incomes				
Year		Account	Income	Accounts	Planned	SS	Total	Year		
net return	70	3.00 %	IRA	Total	Distribution		Income			
initial amount		2,000,000		2,000,000	Subtotal	Manage				
bonus %		0.00 %		0	of account	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	1,972,020	149,780	1,972,020	149,780	30,960	180,740	end of 2		
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	181,731	end of 3		
end of 4 end of 5	74 75	1,788,062	149,780	1,788,062	149,780	32,973	182,753	end of 4		
		1,691,924	149,780	1,691,924	149,780	34,028	183,808	end of 5		
end of 6 end of 7	76 77	1,592,902	149,780 149,780	1,592,902	149,780 149,780	35,117 36,241	184,897 186,021	end of 6 end of 7		
end of 7 end of 8	78	1,385,856	149,780	1,385,856	149,780	36,241 37,401	186,021	end of 7 end of 8		
end of 8 end of 9	78	1,385,856	149,780	1,385,856	149,780	37,401 38,597	187,181	end of 8 end of 9		
end of 10	80	1,166,201	149,780	1,166,201	149,780	39,833	189,613	end of 10		
end of 11	81	1,051,407	149,780	1,051,407	149,780	41,107	190,887	end of 10 end of 11		
end of 12	82	933,170	149,780	933,170	149,780	42,423	192,203	end of 12		
end of 13	83	811,385	149,780	811,385	149,780	43,780	193,560	end of 13		
end of 14	84	685,946	149,780	685,946	149,780	45,181	194,961	end of 14		
end of 15	85	556,745	149,780	556,745	149,780	46,627	196,407	end of 15		
end of 16	86	423,667	149,780	423,667	149,780	48,119	197,899	end of 16		
end of 17	87	286,597	149,780	286,597	149,780	49,659	199,439	end of 17		
end of 18	88	145,415	149,780	145,415	149,780	51,248	201,028	end of 18		
end of 19	89	0	149,777	0	149,777	52,888	202,665	end of 19		
end of 20	90	0	0	0	0	54,580	54,580	end of 20		
	· · · ·		2,696,038		2,696,038	822,712	3,518,750			

Step 22: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

Structi ait Save C	IARD   STRU Ured II ancel Add A	ncom	e Plar	nning	OW AND TAX A	DVISOR   ASS	SET ALLOCATIO	ON AND NET W
Structi ait Save C	ancel Add 4	ncom	e Plar	nning	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W
Structi ait Save C	ancel Add 4	ncom	e Plar	nning	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W
dit Save C	ancel Add A							
dit Save C	ancel Add A							
		Account Add	d Income A					
enaric Liqu	idating an IRA			dd Inc Tax	Add Target		ario Displa	y Options
enaric Liqu	idating an IRA							
		Account Liqu	uidate Accour	nt Function			~	
		Acco	unts 📈					
anning	20 vears ∨				1			
orizon	∠u years ∨	1	RA			Incomes		
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net re urn	70	3.00 %	IRA	TOtal	Distribution		income	
nitial amount		2,000,000	6-975	2,000,000	Subtotal	Manage		
bonu %		0.00 %		0		Infl Factor		
w/bonus		2,000,000	Manage	2,000,000	incomes	3.20 %		
end of 1 end of 2	71 72	2,060,000	0 149,780	2,060,000	0 149,780	30,000 30,960	30,000 180,740	end of 1 end of 2
end of 2 end of 3	72	1,972,020	149,780	1,972,020 1,881,400	149,780	30,960	180,740	end of 2 end of 3
end f 4	74	1,788,062	149,780	1,788,062	149,780	32,973	182,753	end of 4
end f 5	75	1,691,924	149,780	1,691,924	149,780	34,028	183,808	end of 5
end f 6	76	1,592,902	149,780	1,592,902	149,780	35,117	184,897	end of 6
end f 7	77	1,490,909	149,780	1,490,909	149,780	36,241	186,021	end of 7
end f 8	78	1,385,856	149,780	1,385,856	149,780	37,401	187,181	end of 8
end f 9 end d 10	79 80	1,277,652	149,780 149,780	1,277,652 1,166,201	149,780 149,780	38,597 39,833	188,377	end of 9 end of 10
end of 10 end of 11	80	1,166,201 1,051,407	149,780	1,166,201	149,780	39,833	189,613 190,887	end of 10 end of 11
end of 12	82	933,170	149,780	933,170	149,780	41,107	190,087	end of 12
end of 13	83	811,385	149,780	811,385	149,780	43,780	193,560	end of 13
end of 14	84	685,946	149,780	685,946	149,780	45,181	194,961	end of 14
end of 15	85	556,745	149,780	556,745	149,780	46,627	196,407	end of 15
end of 16	86	423,667	149,780	423,667	149,780	48,119	197,899	end of 16
end of 17	87	286,597	149,780	286,597	149,780	49,659	199,439	end of 17
end of 18 end of 19	88 89	145,415	149,780 149,777	145,415		51,248 52,888	201,028 202,665	end of 18 end of 19
end of 19 end of 20	90	0	149,777	0		52,888	54,580	end of 19 end of 20
0		0	2,696,038	0	2,696,038	822,712	3,518,750	510 01 20

Step 23: 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	ASE LIST SI	ETTINGS
															PI	REPARED BY:
															INITIAL	PLAN DATE
LIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	ET ALLOCATIO	ON AND NET W	ORTH	GRAP	PHS	REPORTS	TOOLS		REVISED	PLAN DATE
			- Dia													
truct	ured I	ncom	e Plar	nning												
dit Dynami	c Mode															
enario Liq	uidating an IR/	A Account Lig	uidate Accou	nt Function			~									
		Acco	, set	1												
		ACCO	Junts													
nning	20 years 🗸		IRA			Incomes										
12011					Discust		27. s. l		ć.							
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	1							
net return	70	3.00 %	IRA						1							
tial amount		2,000,000		2,000,000	Subtotal				1							
bonus %		0.00 %		0	of account	Infl Factor			1							
w/bonus		2,000,000		2,000,000	incomes	3.20 %			1							
end of 1	71	2,060,000	0	2,060,000	0	30,000	30,000	end of 1	i i							
end of 2	72	1,972,020	149,780	1,972,020	149,780	30,960	180,740	end of 2	í –							
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	181,731	end of 3	i i							
end of 4 end of 5	74	1,788,062	149,780	1,788,062	149,780	32,973	182,753	end of 4 end of 5	í –							
		1,691,924	149,780	1,691,924	149,780	34,028	183,808		l.							
end of 6 end of 7	76	1,592,902	149,780	1,592,902	149,780 149,780	35,117	184,897 186,021	end of 6 end of 7	1							
end of 7 end of 8	78	1,385,856	149,780 149,780	1,490,909	149,780	36,241	186,021	end of 7 end of 8	1							
end of 8 end of 9	78	1,385,856	149,780	1,385,856	149,780	37,401 38,597	187,181	end of 8 end of 9	1							
	80						188,377	end of 9 end of 10	1							
end of 10		1,166,201	149,780	1,166,201	149,780	39,833			1							
end of 11 end of 12	81 82	1,051,407 933,170	149,780 149,780	1,051,407 933,170	149,780 149,780	41,107 42,423	190,887 192,203	end of 11 end of 12	í –							
end of 12 end of 13	83	811,385	149,780	811,385	149,780	42,423	192,203	end of 12 end of 13	1							
end of 13 end of 14	84	685,946	149,780	685,946	149,780	45,181	193,560	end of 13 end of 14	1							
end of 14 end of 15	85	556,745	149,780	556,745	149,780	45,101	194,961	end of 14 end of 15	1							
end of 15	86	423,667	149,780	423,667	149,780	48,027	196,407	end of 15 end of 16	1							
and of 10	86	423,667 286,597	149,780	423,667	149,780			end of 16 end of 17	í –							
end of 16	8/					49,659	199,439		1							
end of 17	00	145,415	149,780	145,415	149,780	51,248	201,028	end of 18	í –							
end of 17 end of 18	88				149,777	52,888	202,665	end of 19	i							
end of 17 end of 18 end of 19	89	0	149,777			E4 500										
end of 17 end of 18		0	149,777 0 2,696,038	0	0 2,696,038	54,580 822,712	54,580 3,518,750	end of 20	l.							

Step 24: 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:
											INITIAL PLAN DATE:
CLIENT DASHBOA	ARD STR	UCTURED INCO	ME PLANNING	CASH FI	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	TH GRAPHS REPORTS	TOOLS	REVISED PLAN DATE:
Structu	urod l	ncom	o Dlar	nina							
Edit Save Ca	ancel Add	Account Add	d Income A	dd Inc Tax	Add Target	dit or Add Scer	nario Displa	y Options			
Scenario Liqui	ating an IR	Account Lig	uidate Accou	nt Function			~				
[											
		Acco	unts 🔎								
Planning	2 years ∨				1	,					
Horizon			RA			Incomes					
Year	1000	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year			
net return	70	3.00 %	IRA								
initial amount bonus %		2,000,000		2,000,000		Manage Infl Factor					
w/bonus		2,000,000	Manage	2,000,000	incomes	3.20 %					
end of 1	71	2,060,000	Manage 0	2,060,000	0	30.000	30.000	end of 1			
end of 2	72	1,972,020	149,780	1,972,020	149,780	30,960	180,740	end of 2			
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	181,731	end of 3			
end of 4	74	1,788,062	149,780	1,788,062	149,780	32,973	182,753	end of 4			
end of 5	75	1,691,924	149,780	1,691,924	149,780	34,028	183,808	end of 5			
end of 6	76	1,592,902	149,780	1,592,902	149,780	35,117	184,897	end of 6			
end of 7	77	1,490,909	149,780	1,490,909	149,780	36,241	186,021	end of 7			
end of 8 end of 9	78 79	1,385,856 1,277,652	149,780 149,780	1,385,856 1,277,652	149,780 149,780	37,401 38,597	187,181 188,377	end of 8 end of 9			
end of 10	80	1,166,201	149,780	1,166,201	149,780	39,833	189,613	end of 10			
end of 11	81	1,051,407	149,780	1,051,407	149,780	41,107	190,887	end of 11			
end of 12	82	933.170	149,780	933,170	149,780	42,423	192,203	end of 12			
end of 13	83	811,385	149,780	811,385	149,780	43,780	193,560	end of 13			
end of 14	84	685,946	149,780	685,946	149,780	45,181	194,961	end of 14			
end of 15	85	556,745	149,780	556,745	149,780	46,627	196,407	end of 15			
end of 16	86	423,667	149,780	423,667	149,780	48,119	197,899	end of 16			
end of 17	87	286,597	149,780	286,597	149,780	49,659	199,439	end of 17			
end of 18	88	145,415	149,780	145,415	149,780	51,248	201,028	end of 18			
end of 19	89	0	149,777	0		52,888	202,665	end of 19			
	90	0	0	0		54,580	54,580	end of 20			
end of 20			2,696,038		2,696,038	822,712	3,518,750				

Step 25: 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 SETT	INGS HELP
									PREP	ARED BY:
									INITIAL PL	AN DATE:
CLIENT DASHBO	DARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR ASS	SET ALLOCATIO	ON AND NET W	TH   GRAPHS   REPORTS   TOOLS REVISED PL	AN DATE:
Structi	urod li	ncom	o Dlar	nina						
		COIL	eriai	ining						
Edit Dynamic	c Mode									
Scenario Liqu	uidating an IRA	A Account Liq	uidate Accour	nt Function			~			
			_¥	1						
		Acco	unts 🎽							
Planning Horizon	20 years V		RA			Incomes				
HUHZUH					Discost	incomes	Terel			
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year		
net return	70	3.00 %	IRA							
initial amount		2,000,000		2,000,000	Subtotal					
bonus % w/bonus		0.00 %		0 2,000,000	of account incomes	Infl Factor 3.20 %				
end of 1	71	2,000,000	0	2,000,000	incomes 0	3.20 %	30,000	end of 1		
end of 2	72	1,972,020	149,780	1,972,020	149,780	30,960	180,740	end of 2		
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	181,731	end of 3		
end of 4	74	1,788,062	149,780	1,788,062	149,780	32,973	182,753	end of 4		
end of 5	75	1,691,924	149,780	1,691,924	149,780	34,028	183,808	end of 5		
end of 6	76	1,592,902	149,780	1,592,902	149,780	35,117	184,897	end of 6		
end of 7	77	1,490,909	149,780	1,490,909	149,780	36,241	186,021	end of 7		
end of 8	78	1,385,856	149,780	1,385,856	149,780	37,401	187,181	end of 8		
end of 9	79	1,277,652	149,780	1,277,652	149,780	38,597	188,377	end of 9		
end of 10	80	1,166,201	149,780	1,166,201	149,780	39,833	189,613	end of 10		
end of 11	81	1,051,407	149,780	1,051,407	149,780	41,107	190,887	end of 11		
end of 12 end of 13	82 83	933,170	149,780 149,780	933,170	149,780 149,780	42,423	192,203 193,560	end of 12 end of 13		
end of 13 end of 14	83	811,385 685,946	149,780	811,385 685,946	149,780	43,780 45,181	193,560	end of 13 end of 14		
end of 14 end of 15	85	556,745	149,780	556,745	149,780	45,101	194,961	end of 14 end of 15		
end of 15 end of 16	86	423,667	149,780	423,667	149,780	40,027	197,899	end of 16		
end of 17	87	286,597	149,780	286.597	149,780	49,659	197,899	end of 17		
end of 18	88	145,415	149,780	145,415	149,780	51,248	201,028	end of 18		
end of 19	89	0	149,777	0	149,777	52,888	202,665	end of 19		
	90	0	0	o o	0	54,580	54,580	end of 20		
end of 20						,.00	3.518,750			

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