

Liquidating an Existing IRA Account from the Structured Income Planning Page using the Liquidate Account Function

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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.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, TOOLS. On the right, there are links for YOUR CASE LIST, SETTINGS, HELP, and SIGN OUT. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button highlighted in green. Below the heading, there is a 'Scenario' dropdown menu set to 'Liquidating an IRA Account Liquidate Account Function'. A 'Planning horizon' dropdown is set to '20 years'. A table below shows account balances and income over 20 years. A red arrow points to the 'Edit' button.

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
Net return	3.00 %						
Initial amount	2,000,000	IRA	2,000,000	Subtotal of account incomes	0		
bonus % w/bonus	0.00 %				Infl Factor		
	2,000,000		2,000,000		3.20 %		
end of 1	2,060,000	0	2,060,000	0	30,000	30,000	end of 1
end of 2	2,121,800	0	2,121,800	0	30,960	30,960	end of 2
end of 3	2,185,454	0	2,185,454	0	31,951	31,951	end of 3
end of 4	2,251,018	0	2,251,018	0	32,973	32,973	end of 4
end of 5	2,318,548	0	2,318,548	0	34,028	34,028	end of 5
end of 6	2,388,104	0	2,388,104	0	35,117	35,117	end of 6
end of 7	2,459,747	0	2,459,747	0	36,241	36,241	end of 7
end of 8	2,533,540	0	2,533,540	0	37,401	37,401	end of 8
end of 9	2,609,546	0	2,609,546	0	38,597	38,597	end of 9
end of 10	2,687,832	0	2,687,832	0	39,833	39,833	end of 10
end of 11	2,768,467	0	2,768,467	0	41,107	41,107	end of 11
end of 12	2,851,521	0	2,851,521	0	42,423	42,423	end of 12
end of 13	2,937,066	0	2,937,066	0	43,780	43,780	end of 13
end of 14	3,025,178	0	3,025,178	0	45,181	45,181	end of 14
end of 15	3,115,934	0	3,115,934	0	46,627	46,627	end of 15
end of 16	3,209,412	0	3,209,412	0	48,119	48,119	end of 16
end of 17	3,305,694	0	3,305,694	0	49,659	49,659	end of 17
end of 18	3,404,864	0	3,404,864	0	51,248	51,248	end of 18
end of 19	3,507,010	0	3,507,010	0	52,888	52,888	end of 19
end of 20	3,612,220	0	3,612,220	0	54,580	54,580	end of 20
					822,712	822,712	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

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

Structured Income Planning

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

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	2,000,000	0	Manage		
initial amount		0.00 %	2,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		2,000,000	2,000,000		3.20 %		
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	2,121,800	0	2,121,800	0	30,960	end of 2
end of 3	73	2,185,454	0	2,185,454	0	31,951	end of 3
end of 4	74	2,251,018	0	2,251,018	0	32,973	end of 4
end of 5	75	2,318,548	0	2,318,548	0	34,028	end of 5
end of 6	76	2,388,104	0	2,388,104	0	35,117	end of 6
end of 7	77	2,459,747	0	2,459,747	0	36,241	end of 7
end of 8	78	2,533,540	0	2,533,540	0	37,401	end of 8
end of 9	79	2,609,546	0	2,609,546	0	38,597	end of 9
end of 10	80	2,687,832	0	2,687,832	0	39,833	end of 10
end of 11	81	2,768,467	0	2,768,467	0	41,107	end of 11
end of 12	82	2,851,521	0	2,851,521	0	42,423	end of 12
end of 13	83	2,937,066	0	2,937,066	0	43,780	end of 13
end of 14	84	3,025,178	0	3,025,178	0	45,181	end of 14
end of 15	85	3,115,934	0	3,115,934	0	46,627	end of 15
end of 16	86	3,209,412	0	3,209,412	0	48,119	end of 16
end of 17	87	3,305,694	0	3,305,694	0	49,659	end of 17
end of 18	88	3,404,864	0	3,404,864	0	51,248	end of 18
end of 19	89	3,507,010	0	3,507,010	0	52,888	end of 19
end of 20	90	3,612,220	0	3,612,220	0	54,580	end of 20
		0	0	0	822,712	822,712	

Orange backgrounds indicate hypothetical 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 | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: _____

Optional account company: _____

Other: _____

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: _____

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal _____

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings _____

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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Note that entered values WILL NOT roll down to following years when blank

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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22		
23		
24		

Note that entered values WILL NOT roll down to following years when 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 | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(e)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2	liquid	
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12	liquid	
13		
14		
15		
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21		
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23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(e)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

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

Structured Income Planning

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

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		2,000,000	2,000,000	0	Manage		
bonus % w/bonus		0.00 %	2,000,000	0	Infl Factor		
		2,000,000	2,000,000	0	3.20 %		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	1,899,160	1,899,160	222,640	30,960	253,600	end of 2
end of 3	73	1,733,495	1,733,495	222,640	31,951	254,590	end of 3
end of 4	74	1,562,860	1,562,860	222,640	32,973	255,613	end of 4
end of 5	75	1,387,106	1,387,106	222,640	34,028	256,668	end of 5
end of 6	76	1,206,080	1,206,080	222,640	35,117	257,757	end of 6
end of 7	77	1,019,622	1,019,622	222,640	36,241	258,881	end of 7
end of 8	78	827,571	827,571	222,640	37,401	260,040	end of 8
end of 9	79	629,758	629,758	222,640	38,597	261,237	end of 9
end of 10	80	426,012	426,012	222,640	39,833	262,472	end of 10
end of 11	81	216,152	216,152	222,640	41,107	263,747	end of 11
end of 12	82	0	0	222,637	42,423	265,059	end of 12
end of 13	83	0	0	0	43,780	43,780	end of 13
end of 14	84	0	0	0	45,181	45,181	end of 14
end of 15	85	0	0	0	46,627	46,627	end of 15
end of 16	86	0	0	0	48,119	48,119	end of 16
end of 17	87	0	0	0	49,659	49,659	end of 17
end of 18	88	0	0	0	51,248	51,248	end of 18
end of 19	89	0	0	0	52,888	52,888	end of 19
end of 20	90	0	0	0	54,580	54,580	end of 20
		2,449,034	2,449,034	2,449,034	822,712	3,271,746	

Orange backgrounds indicate hypothetical returns

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 | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: _____

Optional account company: _____

Other: _____

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: _____

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal _____

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings _____

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: IRA

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
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24		

Orange backgrounds indicate hypothetical returns

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

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

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: IRA

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Liquidating an IRA Account [Update Account Function]

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %	IRA	2,000,000	0	Manage		
initial amount	2,000,000		2,000,000	Subtotal of account incomes	Infl Factor 3.20 %		
bonus % w/bonus	2,000,000		2,000,000				
end of 1	2,060,000	0	2,060,000	0	30,000	30,000	end of 1
end of 2	2,031,482	90,318	2,031,482	90,318	30,960	121,278	end of 2
end of 3	2,002,108	90,318	2,002,108	90,318	31,951	122,269	end of 3
end of 4	1,971,852	90,318	1,971,852	90,318	32,973	123,292	end of 4
end of 5	1,940,690	90,318	1,940,690	90,318	34,028	124,347	end of 5
end of 6	1,908,592	90,318	1,908,592	90,318	35,117	125,436	end of 6
end of 7	1,875,531	90,318	1,875,531	90,318	36,241	126,559	end of 7
end of 8	1,841,479	90,318	1,841,479	90,318	37,401	127,719	end of 8
end of 9	1,806,404	90,318	1,806,404	90,318	38,597	128,916	end of 9
end of 10	1,770,278	90,318	1,770,278	90,318	39,833	130,151	end of 10
end of 11	1,733,068	90,318	1,733,068	90,318	41,107	131,426	end of 11
end of 12	1,694,742	90,318	1,694,742	90,318	42,423	132,741	end of 12
end of 13	1,655,266	90,318	1,655,266	90,318	43,780	134,099	end of 13
end of 14	1,614,605	90,318	1,614,605	90,318	45,181	135,500	end of 14
end of 15	1,572,725	90,318	1,572,725	90,318	46,627	136,945	end of 15
end of 16	1,529,588	90,318	1,529,588	90,318	48,119	138,437	end of 16
end of 17	1,485,158	90,318	1,485,158	90,318	49,659	139,977	end of 17
end of 18	1,439,394	90,318	1,439,394	90,318	51,248	141,566	end of 18
end of 19	1,392,257	90,318	1,392,257	90,318	52,888	143,206	end of 19
end of 20	1,343,706	90,318	1,343,706	90,318	54,580	144,899	end of 20
			1,716,049	1,716,049	822,712	2,538,762	

Orange backgrounds indicate hypothetical 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 OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: IRA

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years 0 OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

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

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years: 18

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

Step 19: Clicking: After clicking on the 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 Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

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

Annual Savings

- Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years: 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Accumulate money later - deferred account: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

Income Data: Year 1-24 Income Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

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 of account incomes	Manage Infl Factor		
bonus % w/bonus		0.00%	0		3.20%		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	1,972,020	1,972,020	149,780	30,960	180,740	end of 2
end of 3	73	1,881,400	1,881,400	149,780	31,951	181,731	end of 3
end of 4	74	1,788,062	1,788,062	149,780	32,973	182,753	end of 4
end of 5	75	1,691,924	1,691,924	149,780	34,028	183,808	end of 5
end of 6	76	1,592,902	1,592,902	149,780	35,117	184,897	end of 6
end of 7	77	1,490,909	1,490,909	149,780	36,241	186,021	end of 7
end of 8	78	1,385,856	1,385,856	149,780	37,401	187,181	end of 8
end of 9	79	1,277,652	1,277,652	149,780	38,597	188,377	end of 9
end of 10	80	1,166,201	1,166,201	149,780	39,833	189,613	end of 10
end of 11	81	1,051,407	1,051,407	149,780	41,107	190,887	end of 11
end of 12	82	933,170	933,170	149,780	42,423	192,203	end of 12
end of 13	83	811,385	811,385	149,780	43,780	193,560	end of 13
end of 14	84	685,946	685,946	149,780	45,181	194,951	end of 14
end of 15	85	556,745	556,745	149,780	46,627	196,407	end of 15
end of 16	86	423,667	423,667	149,780	48,119	197,899	end of 16
end of 17	87	286,597	286,597	149,780	49,659	199,439	end of 17
end of 18	88	145,415	145,415	149,780	51,248	201,028	end of 18
end of 19	89	0	0	149,777	52,888	202,665	end of 19
end of 20	90	0	0	0	54,580	54,580	end of 20
		2,696,038	2,696,038	822,712	3,518,750		

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Manage Infl Factor		
bonus % w/bonus		0.00 %	0		3.20 %		
		2,000,000	2,000,000				
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	1,972,020	149,780	1,972,020	149,780	30,960	end of 2
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	end of 3
end of 4	74	1,788,062	149,780	1,788,062	149,780	32,973	end of 4
end of 5	75	1,691,924	149,780	1,691,924	149,780	34,028	end of 5
end of 6	76	1,592,902	149,780	1,592,902	149,780	35,117	end of 6
end of 7	77	1,490,909	149,780	1,490,909	149,780	36,241	end of 7
end of 8	78	1,385,856	149,780	1,385,856	149,780	37,401	end of 8
end of 9	79	1,277,652	149,780	1,277,652	149,780	38,597	end of 9
end of 10	80	1,166,201	149,780	1,166,201	149,780	39,833	end of 10
end of 11	81	1,051,407	149,780	1,051,407	149,780	41,107	end of 11
end of 12	82	933,170	149,780	933,170	149,780	42,423	end of 12
end of 13	83	811,385	149,780	811,385	149,780	43,780	end of 13
end of 14	84	685,946	149,780	685,946	149,780	45,181	end of 14
end of 15	85	556,745	149,780	556,745	149,780	46,627	end of 15
end of 16	86	423,667	149,780	423,667	149,780	48,119	end of 16
end of 17	87	286,597	149,780	286,597	149,780	49,659	end of 17
end of 18	88	145,415	149,780	145,415	149,780	51,248	end of 18
end of 19	89	0	149,777	0	149,777	52,888	end of 19
end of 20	90	0	0	0	0	54,580	end of 20
		2,696,038		2,696,038		822,712	3,518,750

Orange backgrounds indicate hypothetical returns

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 CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		0.00 %	0		3.20 %		
		2,000,000	2,000,000				
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	1,972,020	149,780	1,972,020	149,780	30,960	end of 2
end of 3	73	1,881,400	149,780	1,881,400	149,780	31,951	end of 3
end of 4	74	1,788,062	149,780	1,788,062	149,780	32,973	end of 4
end of 5	75	1,691,924	149,780	1,691,924	149,780	34,028	end of 5
end of 6	76	1,592,902	149,780	1,592,902	149,780	35,117	end of 6
end of 7	77	1,490,909	149,780	1,490,909	149,780	36,241	end of 7
end of 8	78	1,385,856	149,780	1,385,856	149,780	37,401	end of 8
end of 9	79	1,277,652	149,780	1,277,652	149,780	38,597	end of 9
end of 10	80	1,166,201	149,780	1,166,201	149,780	39,833	end of 10
end of 11	81	1,051,407	149,780	1,051,407	149,780	41,107	end of 11
end of 12	82	933,170	149,780	933,170	149,780	42,423	end of 12
end of 13	83	811,385	149,780	811,385	149,780	43,780	end of 13
end of 14	84	685,946	149,780	685,946	149,780	45,181	end of 14
end of 15	85	556,745	149,780	556,745	149,780	46,627	end of 15
end of 16	86	423,667	149,780	423,667	149,780	48,119	end of 16
end of 17	87	286,597	149,780	286,597	149,780	49,659	end of 17
end of 18	88	145,415	149,780	145,415	149,780	51,248	end of 18
end of 19	89	0	149,777	0	149,777	52,888	end of 19
end of 20	90	0	0	0	0	54,580	end of 20
		2,696,038		2,696,038		822,712	3,518,750

Orange backgrounds indicate hypothetical returns

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 | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 3.20 %		
initial amount		2,000,000	2,000,000	0				
bonus % w/bonus		0.00 %	2,000,000	0				
end of 1	71	2,060,000	0	2,060,000	0	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	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	

Orange backgrounds indicate hypothetical returns

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 | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating an IRA Account Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 3.20 %		
initial amount		2,000,000	2,000,000	0				
bonus % w/bonus		0.00 %	2,000,000	0				
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	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	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	

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com