

Depositing Money into an Existing IRA Account From the Structured Income Planning Page using the Annual Fixed Savings Function

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There are different ways to deposit money into an IRA account from the structured income planning page. Below is the step-by-step guideline for depositing money into an IRA account using the annual fixed savings 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: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. On the right, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with an 'Edit' button highlighted in green and 'Dynamic Mode' selected. A dropdown menu shows the scenario 'Depositing Monday IRA Annual Fixed Savings'. Below this is a table with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The table shows data from year 50 to 70. The 'Account' column has a value of 3.00% and is highlighted in orange. The 'Income' column has a value of IRA. The 'Accounts Total' column has a value of 1,000,000. The 'Planned Distribution' column has a value of 0. The 'Wages' column has a value of 150,000. The 'SS' column has a value of 0. The 'Total Income' column has a value of 150,000. The 'Year' column has a value of end of 1. The table is followed by a footer note: 'Orange backgrounds indicate hypothetical returns'.

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	3.00 %	IRA	1,000,000	0	150,000	0	150,000	end of 1	
initial amount	1,000,000		1,000,000	0	154,800	0	154,800	end of 2	
bonus %	0.00 %		0	0	159,754	0	159,754	end of 3	
w/bonus	1,000,000		1,000,000	0	164,866	0	164,866	end of 4	
end of 1	51	1,030,000	0	1,030,000	170,141	0	170,141	end of 5	
end of 2	52	1,060,900	0	1,060,900	175,586	0	175,586	end of 6	
end of 3	53	1,092,727	0	1,092,727	181,205	0	181,205	end of 7	
end of 4	54	1,125,509	0	1,125,509	187,003	0	187,003	end of 8	
end of 5	55	1,159,274	0	1,159,274	192,987	0	192,987	end of 9	
end of 6	56	1,194,052	0	1,194,052	199,163	0	199,163	end of 10	
end of 7	57	1,229,874	0	1,229,874	205,536	0	205,536	end of 11	
end of 8	58	1,265,770	0	1,265,770	212,113	0	212,113	end of 12	
end of 9	59	1,304,773	0	1,304,773	218,901	0	218,901	end of 13	
end of 10	60	1,343,916	0	1,343,916	225,906	0	225,906	end of 14	
end of 11	61	1,384,233	0	1,384,233	0	21,649	21,649	end of 15	
end of 12	62	1,425,760	0	1,425,760	0	22,342	22,342	end of 16	
end of 13	63	1,468,533	0	1,468,533	0	23,057	23,057	end of 17	
end of 14	64	1,512,589	0	1,512,589	0	23,795	23,795	end of 18	
end of 15	65	1,557,967	0	1,557,967	0	24,556	24,556	end of 19	
end of 16	66	1,604,706	0	1,604,706	0	25,342	25,342	end of 20	
end of 17	67	1,652,847	0	1,652,847	0	0	0		
end of 18	68	1,702,432	0	1,702,432	0	0	0		
end of 19	69	1,753,505	0	1,753,505	0	0	0		
end of 20	70	1,806,110	0	1,806,110	0	0	0		
					0	2,597,960	140,740	2,738,700	

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Scenario:

Planning Horizon:

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	3.00 %						
Initial amount		1,000,000	1,000,000	0	Manage	Manage		
bonus %		0.00 %	0	0	3.20 %	3.20 %		
w/bonus		1,000,000	1,000,000	0				
end of 1	51	1,030,000	1,030,000	0	150,000	0	150,000	end of 1
end of 2	52	1,060,900	1,060,900	0	154,800	0	154,800	end of 2
end of 3	53	1,092,727	1,092,727	0	159,754	0	159,754	end of 3
end of 4	54	1,125,509	1,125,509	0	164,866	0	164,866	end of 4
end of 5	55	1,159,274	1,159,274	0	170,141	0	170,141	end of 5
end of 6	56	1,194,052	1,194,052	0	175,586	0	175,586	end of 6
end of 7	57	1,229,874	1,229,874	0	181,205	0	181,205	end of 7
end of 8	58	1,266,770	1,266,770	0	187,003	0	187,003	end of 8
end of 9	59	1,304,773	1,304,773	0	192,987	0	192,987	end of 9
end of 10	60	1,343,916	1,343,916	0	199,163	0	199,163	end of 10
end of 11	61	1,384,233	1,384,233	0	205,536	0	205,536	end of 11
end of 12	62	1,425,760	1,425,760	0	212,113	0	212,113	end of 12
end of 13	63	1,468,533	1,468,533	0	218,901	0	218,901	end of 13
end of 14	64	1,512,589	1,512,589	0	225,906	0	225,906	end of 14
end of 15	65	1,557,967	1,557,967	0	0	21,649	21,649	end of 15
end of 16	66	1,604,706	1,604,706	0	0	22,342	22,342	end of 16
end of 17	67	1,652,847	1,652,847	0	0	23,057	23,057	end of 17
end of 18	68	1,702,432	1,702,432	0	0	23,795	23,795	end of 18
end of 19	69	1,753,505	1,753,505	0	0	24,556	24,556	end of 19
end of 20	70	1,806,110	1,806,110	0	0	25,342	25,342	end of 20
		0	0	0	2,597,960	140,740	2,738,700	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional:

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: age Client's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type:

Income Riders:

Start payout from income rider

Liquidate or annuitize:

Annuitize (for years certain)

Liquidate account (in so many years)

Withdrawals:

Annual fixed withdrawal

Annual percentage withdrawal

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

ADD INCOME:

OR

OR

Annual Savings:

Annual fixed savings

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: Annual Fixed Savings Text Box: Type in the monetary amount. SIPS recognizes commas.

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: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 [Redacted] 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 [Redacted]

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

Year	Income	Variable
1		
2		
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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 5: 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: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 [Redacted] 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 7,000

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years [Redacted] 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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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 6: 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: \$1,000,000

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: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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: 7,000

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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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 7: Clicking: After clicking on the Pick Years green button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable 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: \$1,000,000

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: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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: [Redacted]

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	Income savings	7,000
2	savings	7,000
3	savings	7,000
4	savings	7,000
5	savings	7,000
6	savings	7,000
7	savings	7,000
8	savings	7,000
9	savings	7,000
10	savings	7,000
11	savings	7,000
12	savings	7,000
13		
14		
15		
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20		
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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 8: 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: \$1,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 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 OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1	savings	7,000
2	savings	7,000
3	savings	7,000
4	savings	7,000
5	savings	7,000
6	savings	7,000
7	savings	7,000
8	savings	7,000
9	savings	7,000
10	savings	7,000
11	savings	7,000
12	savings	7,000
13		
14		
15		
16		
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19		
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22		
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24		

Orange backgrounds indicate hypothetical returns

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

Step 9: 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: Depositing Monday IRA Annual Fixed Savings

Planning Horizon: 20 years

Year	Accounts		Incomes		Total Income	Year	
	Account	Income	Accounts Total	Planned Distribution			
net return	3.00%	IRA	1,000,000	0			
initial amount	1,000,000		1,000,000	Subtotal of account incomes			
bonus % w/bonus	0.00%		1,000,000	Manage Infl Factor	3.20%		
end of 1	51	1,037,000	(7,000)	1,037,000	150,000	end of 1	
end of 2	52	1,075,110	(7,000)	1,075,110	154,800	end of 2	
end of 3	53	1,114,363	(7,000)	1,114,363	159,754	end of 3	
end of 4	54	1,154,794	(7,000)	1,154,794	164,866	end of 4	
end of 5	55	1,196,438	(7,000)	1,196,438	170,141	end of 5	
end of 6	56	1,239,331	(7,000)	1,239,331	175,586	end of 6	
end of 7	57	1,283,511	(7,000)	1,283,511	181,205	end of 7	
end of 8	58	1,329,016	(7,000)	1,329,016	187,003	end of 8	
end of 9	59	1,375,887	(7,000)	1,375,887	192,987	end of 9	
end of 10	60	1,424,163	(7,000)	1,424,163	199,163	end of 10	
end of 11	61	1,473,888	(7,000)	1,473,888	205,536	end of 11	
end of 12	62	1,525,105	(7,000)	1,525,105	212,113	end of 12	
end of 13	63	1,577,858	0	1,577,858	218,901	end of 13	
end of 14	64	1,617,984	0	1,617,984	225,906	end of 14	
end of 15	65	1,666,523	0	1,666,523	22,649	end of 15	
end of 16	66	1,716,519	0	1,716,519	22,342	end of 16	
end of 17	67	1,768,014	0	1,768,014	23,057	end of 17	
end of 18	68	1,821,054	0	1,821,054	23,795	end of 18	
end of 19	69	1,875,686	0	1,875,686	24,556	end of 19	
end of 20	70	1,931,957	0	1,931,957	25,342	end of 20	
		(84,000)		(84,000)	2,597,960	140,740	2,654,700

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years

Income Data table:

Year	Income	Variable
1		
2		
3		
4		
5		
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12		
13		
14		
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22		
23		
24		

Annual Savings: Annual fixed savings [Redacted]

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 11: Annual Fixed Savings Text Box: Type in the monetary amount. SIPS recognizes commas.

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: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years

Income Data table:

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

Annual Savings: Annual fixed savings [Redacted]

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

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: \$1,000,000

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 [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 [input]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 7,500

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

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: \$1,000,000

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 [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 [input]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 7,500

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable 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: \$1,000,000

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: [Redacted]

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	7,500
6	savings	7,500
7	savings	7,500
8	savings	7,500
9	savings	7,500
10	savings	7,500
11	savings	7,500
12	savings	7,500
13	savings	7,500
14	savings	7,500
15	savings	7,500
16	savings	7,500
17	savings	7,500
18	savings	7,500
19	savings	7,500
20	savings	7,500
21	savings	7,500
22	savings	7,500
23	savings	7,500
24	savings	7,500

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

Step 15: 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: \$1,000,000

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: [Redacted]

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	7,500
6	savings	7,500
7	savings	7,500
8	savings	7,500
9	savings	7,500
10	savings	7,500
11	savings	7,500
12	savings	7,500
13	savings	7,500
14	savings	7,500
15	savings	7,500
16	savings	7,500
17	savings	7,500
18	savings	7,500
19	savings	7,500
20	savings	7,500
21	savings	7,500
22	savings	7,500
23	savings	7,500
24	savings	7,500

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

Step 16: 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

Scenario:

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	50	3.00 %	1,000,000		Manage	Manage		
initial amount		1,000,000	1,000,000	0	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %	1,000,000	0	3.20 %	3.20 %		
end of 1	51	1,030,000	1,030,000	0	150,000	0	150,000	end of 1
end of 2	52	1,060,900	1,060,900	0	154,800	0	154,800	end of 2
end of 3	53	1,092,727	1,092,727	0	159,754	0	159,754	end of 3
end of 4	54	1,125,509	1,125,509	0	164,866	0	164,866	end of 4
end of 5	55	1,166,774	1,166,774	(7,500)	170,141	0	162,641	end of 5
end of 6	56	1,209,277	1,209,277	(7,500)	175,586	0	168,086	end of 6
end of 7	57	1,253,055	1,253,055	(7,500)	181,205	0	173,705	end of 7
end of 8	58	1,298,147	1,298,147	(7,500)	187,003	0	179,503	end of 8
end of 9	59	1,344,591	1,344,591	(7,500)	192,987	0	185,487	end of 9
end of 10	60	1,392,429	1,392,429	(7,500)	199,163	0	191,663	end of 10
end of 11	61	1,441,702	1,441,702	(7,500)	205,536	0	198,036	end of 11
end of 12	62	1,492,453	1,492,453	(7,500)	212,113	0	204,613	end of 12
end of 13	63	1,544,726	1,544,726	(7,500)	218,901	0	211,401	end of 13
end of 14	64	1,598,568	1,598,568	(7,500)	225,906	0	218,406	end of 14
end of 15	65	1,654,025	1,654,025	(7,500)	0	21,649	14,149	end of 15
end of 16	66	1,711,146	1,711,146	(7,500)	0	22,342	14,842	end of 16
end of 17	67	1,769,980	1,769,980	(7,500)	0	23,057	15,557	end of 17
end of 18	68	1,830,580	1,830,580	(7,500)	0	23,795	16,295	end of 18
end of 19	69	1,892,997	1,892,997	(7,500)	0	24,556	17,056	end of 19
end of 20	70	1,957,287	1,957,287	(7,500)	0	25,342	17,842	end of 20
		(120,000)		(120,000)	2,997,960	140,740	2,618,700	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional:

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type:

Income Riders:

Start payout from income rider

Liquidate or annuitize:

Annuitize (for years certain)

Liquidate account (in so many years)

Withdrawals:

Annual fixed withdrawal

Annual percentage withdrawal

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

ADD INCOME:

OR

OR

Income Data:

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

Annual Savings:

Annual fixed savings

Request Additional Rider

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Fixed Savings Text Box: Type in the monetary amount. SIPS recognizes commas.

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: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 7,500

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 19: 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: \$1,000,000

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 [Redacted] age Client2's age Joint

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 7,500

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount 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: \$1,000,000

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 [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 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 7,500

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years

Income Data

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

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: 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: \$1,000,000

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 [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 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 7,500

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years

Income Data

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

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 22: Clicking: After clicking on the Start Year for X Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable 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: \$1,000,000

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

Income Data

Year	Income	Variable
1		
2		
3	savings	7,500
4	savings	7,500
5	savings	7,500
6	savings	7,500
7	savings	7,500
8	savings	7,500
9	savings	7,500
10	savings	7,500
11	savings	7,500
12	savings	7,500
13	savings	7,500
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 23: 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: \$1,000,000

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

Income Data

Year	Income	Variable
1		
2		
3	savings	7,500
4	savings	7,500
5	savings	7,500
6	savings	7,500
7	savings	7,500
8	savings	7,500
9	savings	7,500
10	savings	7,500
11	savings	7,500
12	savings	7,500
13	savings	7,500
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 24: 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: Depositing Monday IRA Annual Fixed Savings

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	3.00 %						
initial amount		1,000,000	1,000,000	0	Manage	Manage		
bonus %		0.00 %	0	Subtotal of account incomes	Infl Factor	Infl Factor		
w/bonus		1,000,000	1,000,000		3.20 %	3.20 %		
end of 1	51	1,030,000	0	1,030,000	0	150,000	0	150,000
end of 2	52	1,060,900	0	1,060,900	0	154,800	0	154,800
end of 3	53	1,100,227	(7,500)	1,100,227	(7,500)	159,754	0	152,254
end of 4	54	1,140,734	(7,500)	1,140,734	(7,500)	164,866	0	157,366
end of 5	55	1,182,456	(7,500)	1,182,456	(7,500)	170,141	0	162,641
end of 6	56	1,225,429	(7,500)	1,225,429	(7,500)	175,586	0	168,086
end of 7	57	1,269,692	(7,500)	1,269,692	(7,500)	181,205	0	173,705
end of 8	58	1,315,283	(7,500)	1,315,283	(7,500)	187,003	0	179,503
end of 9	59	1,362,242	(7,500)	1,362,242	(7,500)	192,987	0	185,487
end of 10	60	1,410,609	(7,500)	1,410,609	(7,500)	199,163	0	191,663
end of 11	61	1,460,427	(7,500)	1,460,427	(7,500)	205,536	0	198,036
end of 12	62	1,511,740	(7,500)	1,511,740	(7,500)	212,113	0	204,613
end of 13	63	1,564,592	(7,500)	1,564,592	(7,500)	218,901	0	211,401
end of 14	64	1,611,530	0	1,611,530	0	225,906	0	225,906
end of 15	65	1,659,876	0	1,659,876	0	0	21,649	21,649
end of 16	66	1,709,672	0	1,709,672	0	0	22,342	22,342
end of 17	67	1,760,962	0	1,760,962	0	0	23,057	23,057
end of 18	68	1,813,791	0	1,813,791	0	0	23,795	23,795
end of 19	69	1,868,204	0	1,868,204	0	0	24,556	24,556
end of 20	70	1,924,250	0	1,924,250	0	0	25,342	25,342
		(82,500)		(82,500)		2,597,960	140,740	2,656,200

Orange backgrounds indicate hypothetical returns

Step 25: 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: Depositing Monday IRA Annual Fixed Savings

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	3.00 %						
initial amount		1,000,000	1,000,000	0	Manage	Manage		
bonus %		0.00 %	0	Subtotal of account incomes	Infl Factor	Infl Factor		
w/bonus		1,000,000	1,000,000		3.20 %	3.20 %		
end of 1	51	1,030,000	0	1,030,000	0	150,000	0	150,000
end of 2	52	1,060,900	0	1,060,900	0	154,800	0	154,800
end of 3	53	1,100,227	(7,500)	1,100,227	(7,500)	159,754	0	152,254
end of 4	54	1,140,734	(7,500)	1,140,734	(7,500)	164,866	0	157,366
end of 5	55	1,182,456	(7,500)	1,182,456	(7,500)	170,141	0	162,641
end of 6	56	1,225,429	(7,500)	1,225,429	(7,500)	175,586	0	168,086
end of 7	57	1,269,692	(7,500)	1,269,692	(7,500)	181,205	0	173,705
end of 8	58	1,315,283	(7,500)	1,315,283	(7,500)	187,003	0	179,503
end of 9	59	1,362,242	(7,500)	1,362,242	(7,500)	192,987	0	185,487
end of 10	60	1,410,609	(7,500)	1,410,609	(7,500)	199,163	0	191,663
end of 11	61	1,460,427	(7,500)	1,460,427	(7,500)	205,536	0	198,036
end of 12	62	1,511,740	(7,500)	1,511,740	(7,500)	212,113	0	204,613
end of 13	63	1,564,592	(7,500)	1,564,592	(7,500)	218,901	0	211,401
end of 14	64	1,611,530	0	1,611,530	0	225,906	0	225,906
end of 15	65	1,659,876	0	1,659,876	0	0	21,649	21,649
end of 16	66	1,709,672	0	1,709,672	0	0	22,342	22,342
end of 17	67	1,760,962	0	1,760,962	0	0	23,057	23,057
end of 18	68	1,813,791	0	1,813,791	0	0	23,795	23,795
end of 19	69	1,868,204	0	1,868,204	0	0	24,556	24,556
end of 20	70	1,924,250	0	1,924,250	0	0	25,342	25,342
		(82,500)		(82,500)		2,597,960	140,740	2,656,200

Orange backgrounds indicate hypothetical returns

Step 26: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

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:

Planning Horizon:

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	IRA	IRA				Wages	SS		
net return	50	3.00 %	IRA	1,000,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
initial amount		1,000,000		0					
bonus % w/bonus		0.00 %		1,000,000					
end of 1	51	1,030,000	0	1,030,000	0	150,000	0	150,000	end of 1
end of 2	52	1,060,900	0	1,060,900	0	154,800	0	154,800	end of 2
end of 3	53	1,100,227	(7,500)	1,100,227	(7,500)	159,754	0	152,254	end of 3
end of 4	54	1,140,734	(7,500)	1,140,734	(7,500)	164,866	0	157,366	end of 4
end of 5	55	1,182,456	(7,500)	1,182,456	(7,500)	170,141	0	162,641	end of 5
end of 6	56	1,225,429	(7,500)	1,225,429	(7,500)	175,586	0	168,086	end of 6
end of 7	57	1,269,692	(7,500)	1,269,692	(7,500)	181,205	0	173,705	end of 7
end of 8	58	1,315,283	(7,500)	1,315,283	(7,500)	187,003	0	179,503	end of 8
end of 9	59	1,362,242	(7,500)	1,362,242	(7,500)	192,987	0	185,487	end of 9
end of 10	60	1,410,609	(7,500)	1,410,609	(7,500)	199,163	0	191,663	end of 10
end of 11	61	1,460,427	(7,500)	1,460,427	(7,500)	205,536	0	198,036	end of 11
end of 12	62	1,511,740	(7,500)	1,511,740	(7,500)	212,113	0	204,613	end of 12
end of 13	63	1,564,592	(7,500)	1,564,592	(7,500)	218,901	0	211,401	end of 13
end of 14	64	1,611,530	0	1,611,530	0	225,906	0	225,906	end of 14
end of 15	65	1,659,876	0	1,659,876	0	0	21,649	21,649	end of 15
end of 16	66	1,709,672	0	1,709,672	0	0	22,342	22,342	end of 16
end of 17	67	1,760,962	0	1,760,962	0	0	23,057	23,057	end of 17
end of 18	68	1,813,791	0	1,813,791	0	0	23,795	23,795	end of 18
end of 19	69	1,868,204	0	1,868,204	0	0	24,556	24,556	end of 19
end of 20	70	1,924,250	0	1,924,250	0	0	25,342	25,342	end of 20
				(82,500)	(82,500)	2,597,960	140,740	2,656,200	

Orange backgrounds indicate hypothetical returns

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

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:

Planning Horizon:

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	IRA	IRA				Wages	SS		
net return	50	3.00 %	IRA	1,000,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		0					
bonus % w/bonus		0.00 %		1,000,000					
end of 1	51	1,030,000	0	1,030,000	0	150,000	0	150,000	end of 1
end of 2	52	1,060,900	0	1,060,900	0	154,800	0	154,800	end of 2
end of 3	53	1,100,227	(7,500)	1,100,227	(7,500)	159,754	0	152,254	end of 3
end of 4	54	1,140,734	(7,500)	1,140,734	(7,500)	164,866	0	157,366	end of 4
end of 5	55	1,182,456	(7,500)	1,182,456	(7,500)	170,141	0	162,641	end of 5
end of 6	56	1,225,429	(7,500)	1,225,429	(7,500)	175,586	0	168,086	end of 6
end of 7	57	1,269,692	(7,500)	1,269,692	(7,500)	181,205	0	173,705	end of 7
end of 8	58	1,315,283	(7,500)	1,315,283	(7,500)	187,003	0	179,503	end of 8
end of 9	59	1,362,242	(7,500)	1,362,242	(7,500)	192,987	0	185,487	end of 9
end of 10	60	1,410,609	(7,500)	1,410,609	(7,500)	199,163	0	191,663	end of 10
end of 11	61	1,460,427	(7,500)	1,460,427	(7,500)	205,536	0	198,036	end of 11
end of 12	62	1,511,740	(7,500)	1,511,740	(7,500)	212,113	0	204,613	end of 12
end of 13	63	1,564,592	(7,500)	1,564,592	(7,500)	218,901	0	211,401	end of 13
end of 14	64	1,611,530	0	1,611,530	0	225,906	0	225,906	end of 14
end of 15	65	1,659,876	0	1,659,876	0	0	21,649	21,649	end of 15
end of 16	66	1,709,672	0	1,709,672	0	0	22,342	22,342	end of 16
end of 17	67	1,760,962	0	1,760,962	0	0	23,057	23,057	end of 17
end of 18	68	1,813,791	0	1,813,791	0	0	23,795	23,795	end of 18
end of 19	69	1,868,204	0	1,868,204	0	0	24,556	24,556	end of 19
end of 20	70	1,924,250	0	1,924,250	0	0	25,342	25,342	end of 20
				(82,500)	(82,500)	2,597,960	140,740	2,656,200	

Orange backgrounds indicate hypothetical returns

Step 28: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario:

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	50	3.00 %	IRA	1,000,000					
initial amount		1,000,000		1,000,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		1,000,000		3.20 %	3.20 %		
end of 1	51	1,030,000	0	1,030,000	0	150,000	0	150,000	end of 1
end of 2	52	1,060,900	0	1,060,900	0	154,800	0	154,800	end of 2
end of 3	53	1,100,227	(7,500)	1,100,227	(7,500)	159,754	0	152,254	end of 3
end of 4	54	1,140,734	(7,500)	1,140,734	(7,500)	164,866	0	157,366	end of 4
end of 5	55	1,182,456	(7,500)	1,182,456	(7,500)	170,141	0	162,641	end of 5
end of 6	56	1,225,429	(7,500)	1,225,429	(7,500)	175,586	0	168,086	end of 6
end of 7	57	1,269,692	(7,500)	1,269,692	(7,500)	181,205	0	173,705	end of 7
end of 8	58	1,315,283	(7,500)	1,315,283	(7,500)	187,003	0	179,503	end of 8
end of 9	59	1,362,242	(7,500)	1,362,242	(7,500)	192,987	0	185,487	end of 9
end of 10	60	1,410,609	(7,500)	1,410,609	(7,500)	199,163	0	191,663	end of 10
end of 11	61	1,460,427	(7,500)	1,460,427	(7,500)	205,536	0	198,036	end of 11
end of 12	62	1,511,740	(7,500)	1,511,740	(7,500)	212,113	0	204,613	end of 12
end of 13	63	1,564,592	(7,500)	1,564,592	(7,500)	218,901	0	211,401	end of 13
end of 14	64	1,611,530	0	1,611,530	0	225,906	0	225,906	end of 14
end of 15	65	1,659,876	0	1,659,876	0	0	21,649	21,649	end of 15
end of 16	66	1,709,672	0	1,709,672	0	0	22,342	22,342	end of 16
end of 17	67	1,760,962	0	1,760,962	0	0	23,057	23,057	end of 17
end of 18	68	1,813,791	0	1,813,791	0	0	23,795	23,795	end of 18
end of 19	69	1,868,204	0	1,868,204	0	0	24,556	24,556	end of 19
end of 20	70	1,924,250	0	1,924,250	0	0	25,342	25,342	end of 20
			(82,500)		(82,500)	2,597,960	140,740	2,656,200	

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