

# Withdrawing Money from an Existing IRA Account from the Structured Income Planning Page Using the Annual Fixed Savings Function

10/18/2024 12:20 pm EDT

There are different ways to show withdraws from an existing IRA account from the structured income planning page. Below is the step-by-step guideline for withdrawing money from an existing IRA account using the annual fixed savings function.

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

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 Dynamic Mode

Scenario: Withdrawing Money IRA Annual Fixed Savings Function

Planning Horizon: 20 years

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

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Annual Fixed Savings 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		2,000,000	2,000,000	0	Manage		
bonus %		0.00 %	0	0	Manage		
w/bonus		2,000,000	2,000,000	0	Manage		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,185,454	2,185,454	0	31,951	31,951	end of 3
end of 4	74	2,251,018	2,251,018	0	32,973	32,973	end of 4
end of 5	75	2,318,548	2,318,548	0	34,028	34,028	end of 5
end of 6	76	2,388,104	2,388,104	0	35,117	35,117	end of 6
end of 7	77	2,459,747	2,459,747	0	36,241	36,241	end of 7
end of 8	78	2,533,540	2,533,540	0	37,401	37,401	end of 8
end of 9	79	2,609,546	2,609,546	0	38,597	38,597	end of 9
end of 10	80	2,687,832	2,687,832	0	39,833	39,833	end of 10
end of 11	81	2,768,467	2,768,467	0	41,107	41,107	end of 11
end of 12	82	2,851,521	2,851,521	0	42,423	42,423	end of 12
end of 13	83	2,937,066	2,937,066	0	43,780	43,780	end of 13
end of 14	84	3,025,178	3,025,178	0	45,181	45,181	end of 14
end of 15	85	3,115,934	3,115,934	0	46,627	46,627	end of 15
end of 16	86	3,209,412	3,209,412	0	48,119	48,119	end of 16
end of 17	87	3,305,694	3,305,694	0	49,659	49,659	end of 17
end of 18	88	3,404,864	3,404,864	0	51,248	51,248	end of 18
end of 19	89	3,507,010	3,507,010	0	52,888	52,888	end of 19
end of 20	90	3,612,220	3,612,220	0	54,580	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 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: \$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: [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

ADD INCOME:  Annual fixed savings

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 4: Annual Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus symbol (-).

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		
3		
4		
5		
6		
7		
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10		
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24		

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: \$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 -80,000

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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24		

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: \$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 [Redacted] age Client2'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 -80,000

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		
6		
7		
8		
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20		
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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 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: \$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 [Redacted] age Client2'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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
1		
2		
3	savings	-80,000
4	savings	-80,000
5	savings	-80,000
6	savings	-80,000
7	savings	-80,000
8	savings	-80,000
9	savings	-80,000
10	savings	-80,000
11	savings	-80,000
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 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: \$2,000,000

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: [ ]

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

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3	savings	-80,000
4	savings	-80,000
5	savings	-80,000
6	savings	-80,000
7	savings	-80,000
8	savings	-80,000
9	savings	-80,000
10	savings	-80,000
11	savings	-80,000
12		
13		
14		
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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 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: Withdrawing Money IRA Annual Fixed Savings 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	Manage		
bonus %	0.00%		0		Inf Factor	3.20%	
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	2,121,800	0	2,121,800	0	30,960	30,960	end of 2
end of 3	2,185,454	80,000	2,105,454	80,000	31,951	111,951	end of 3
end of 4	2,089,618	80,000	2,089,618	80,000	32,973	112,973	end of 4
end of 5	2,071,276	80,000	2,071,276	80,000	34,028	114,028	end of 5
end of 6	2,053,414	80,000	2,053,414	80,000	35,117	115,117	end of 6
end of 7	2,035,016	80,000	2,035,016	80,000	36,241	116,241	end of 7
end of 8	2,016,067	80,000	2,016,067	80,000	37,401	117,401	end of 8
end of 9	1,996,549	80,000	1,996,549	80,000	38,597	118,597	end of 9
end of 10	1,976,445	80,000	1,976,445	80,000	39,833	119,833	end of 10
end of 11	1,955,738	80,000	1,955,738	80,000	41,107	121,107	end of 11
end of 12	2,014,411	0	2,014,411	0	42,423	42,423	end of 12
end of 13	2,074,843	0	2,074,843	0	43,780	43,780	end of 13
end of 14	2,137,088	0	2,137,088	0	45,181	45,181	end of 14
end of 15	2,201,200	0	2,201,200	0	46,627	46,627	end of 15
end of 16	2,267,236	0	2,267,236	0	48,119	48,119	end of 16
end of 17	2,335,254	0	2,335,254	0	49,659	49,659	end of 17
end of 18	2,405,311	0	2,405,311	0	51,248	51,248	end of 18
end of 19	2,477,470	0	2,477,470	0	52,888	52,888	end of 19
end of 20	2,551,794	0	2,551,794	0	54,580	54,580	end of 20
		720,000		720,000	822,712	1,542,712	

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: \$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

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		
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23		
24		

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 11: Annual Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus symbol (-).

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

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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19		
20		
21		
22		
23		
24		

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 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: \$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 [Redacted] age, Client2'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 -50,000

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		
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 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: \$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 [Redacted] age, Client2'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 -50,000

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		
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 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

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:

Orange backgrounds indicate hypothetical returns

### 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

Annual Savings

Annual fixed savings

### ADD INCOME

OR
   

  
OR

### Income Data

Year	Income	Variable
1		
2		
3	savings	-50,000
4	savings	-50,000
5	savings	-50,000
6	savings	-50,000
7	savings	-50,000
8	savings	-50,000
9	savings	-50,000
10	savings	-50,000
11	savings	-50,000
12	savings	-50,000
13	savings	-50,000
14	savings	-50,000
15	savings	-50,000
16	savings	-50,000
17	savings	-50,000
18	savings	-50,000
19	savings	-50,000
20	savings	-50,000
21	savings	-50,000
22	savings	-50,000
23	savings	-50,000
24	savings	-50,000

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

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:

Orange backgrounds indicate hypothetical returns

### 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

Annual Savings

Annual fixed savings

### ADD INCOME

OR
   

  
OR

### Income Data

Year	Income	Variable
1		
2		
3	savings	-50,000
4	savings	-50,000
5	savings	-50,000
6	savings	-50,000
7	savings	-50,000
8	savings	-50,000
9	savings	-50,000
10	savings	-50,000
11	savings	-50,000
12	savings	-50,000
13	savings	-50,000
14	savings	-50,000
15	savings	-50,000
16	savings	-50,000
17	savings	-50,000
18	savings	-50,000
19	savings	-50,000
20	savings	-50,000
21	savings	-50,000
22	savings	-50,000
23	savings	-50,000
24	savings	-50,000

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

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: Withdrawing Money IRA Annual Fixed Savings 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				
bonus % w/bonus		0.00 %	0				
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,135,454	2,135,454	50,000	31,951	81,951	end of 3
end of 4	74	2,149,518	2,149,518	50,000	32,973	82,973	end of 4
end of 5	75	2,164,003	2,164,003	50,000	34,028	84,028	end of 5
end of 6	76	2,178,923	2,178,923	50,000	35,117	85,117	end of 6
end of 7	77	2,194,291	2,194,291	50,000	36,241	86,241	end of 7
end of 8	78	2,210,120	2,210,120	50,000	37,401	87,401	end of 8
end of 9	79	2,226,423	2,226,423	50,000	38,597	88,597	end of 9
end of 10	80	2,243,216	2,243,216	50,000	39,833	89,833	end of 10
end of 11	81	2,260,512	2,260,512	50,000	41,107	91,107	end of 11
end of 12	82	2,278,328	2,278,328	50,000	42,423	92,423	end of 12
end of 13	83	2,296,677	2,296,677	50,000	43,780	93,780	end of 13
end of 14	84	2,315,578	2,315,578	50,000	45,181	95,181	end of 14
end of 15	85	2,335,045	2,335,045	50,000	46,627	96,627	end of 15
end of 16	86	2,355,096	2,355,096	50,000	48,119	98,119	end of 16
end of 17	87	2,375,749	2,375,749	50,000	49,659	99,659	end of 17
end of 18	88	2,397,021	2,397,021	50,000	51,248	101,248	end of 18
end of 19	89	2,418,932	2,418,932	50,000	52,888	102,888	end of 19
end of 20	90	2,441,500	2,441,500	50,000	54,580	104,580	end of 20
		900,000		900,000	822,712	1,722,712	

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

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: [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

ADD INCOME:  Annual fixed savings

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 18: Annual Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus symbol (-).

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		
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 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: \$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 -60,000

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 [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 [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 -60,000

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

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 [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 [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 -60,000

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

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: \$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:

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	-60,000
4	savings	-60,000
5	savings	-60,000
6	savings	-60,000
7	savings	-60,000
8	savings	-60,000
9	savings	-60,000
10	savings	-60,000
11	savings	-60,000
12	savings	-60,000
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 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: \$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:

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	-60,000
4	savings	-60,000
5	savings	-60,000
6	savings	-60,000
7	savings	-60,000
8	savings	-60,000
9	savings	-60,000
10	savings	-60,000
11	savings	-60,000
12	savings	-60,000
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 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

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: Withdrawing Money IRA Annual Fixed Savings 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 %	0	Subtotal of account incomes	Infl Factor		
		2,000,000	2,000,000		3.20 %		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,125,454	2,125,454	60,000	31,951	91,951	end of 3
end of 4	74	2,129,218	2,129,218	60,000	32,973	92,973	end of 4
end of 5	75	2,133,094	2,133,094	60,000	34,028	94,028	end of 5
end of 6	76	2,137,087	2,137,087	60,000	35,117	95,117	end of 6
end of 7	77	2,141,199	2,141,199	60,000	36,241	96,241	end of 7
end of 8	78	2,145,435	2,145,435	60,000	37,401	97,401	end of 8
end of 9	79	2,149,798	2,149,798	60,000	38,597	98,597	end of 9
end of 10	80	2,154,292	2,154,292	60,000	39,833	99,833	end of 10
end of 11	81	2,158,921	2,158,921	60,000	41,107	101,107	end of 11
end of 12	82	2,163,688	2,163,688	60,000	42,423	102,423	end of 12
end of 13	83	2,228,599	2,228,599	0	43,780	43,780	end of 13
end of 14	84	2,295,457	2,295,457	0	45,181	45,181	end of 14
end of 15	85	2,364,321	2,364,321	0	46,627	46,627	end of 15
end of 16	86	2,435,250	2,435,250	0	48,119	48,119	end of 16
end of 17	87	2,508,308	2,508,308	0	49,659	49,659	end of 17
end of 18	88	2,583,557	2,583,557	0	51,248	51,248	end of 18
end of 19	89	2,661,064	2,661,064	0	52,888	52,888	end of 19
end of 20	90	2,740,896	2,740,896	0	54,580	54,580	end of 20
		600,000		600,000	822,712	1,422,712	

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

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: Withdrawing Money IRA Annual Fixed Savings 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 %	0	Subtotal of account incomes	Infl Factor		
		2,000,000	2,000,000		3.20 %		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,125,454	2,125,454	60,000	31,951	91,951	end of 3
end of 4	74	2,129,218	2,129,218	60,000	32,973	92,973	end of 4
end of 5	75	2,133,094	2,133,094	60,000	34,028	94,028	end of 5
end of 6	76	2,137,087	2,137,087	60,000	35,117	95,117	end of 6
end of 7	77	2,141,199	2,141,199	60,000	36,241	96,241	end of 7
end of 8	78	2,145,435	2,145,435	60,000	37,401	97,401	end of 8
end of 9	79	2,149,798	2,149,798	60,000	38,597	98,597	end of 9
end of 10	80	2,154,292	2,154,292	60,000	39,833	99,833	end of 10
end of 11	81	2,158,921	2,158,921	60,000	41,107	101,107	end of 11
end of 12	82	2,163,688	2,163,688	60,000	42,423	102,423	end of 12
end of 13	83	2,228,599	2,228,599	0	43,780	43,780	end of 13
end of 14	84	2,295,457	2,295,457	0	45,181	45,181	end of 14
end of 15	85	2,364,321	2,364,321	0	46,627	46,627	end of 15
end of 16	86	2,435,250	2,435,250	0	48,119	48,119	end of 16
end of 17	87	2,508,308	2,508,308	0	49,659	49,659	end of 17
end of 18	88	2,583,557	2,583,557	0	51,248	51,248	end of 18
end of 19	89	2,661,064	2,661,064	0	52,888	52,888	end of 19
end of 20	90	2,740,896	2,740,896	0	54,580	54,580	end of 20
		600,000		600,000	822,712	1,422,712	

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: Withdrawing Money IRA Annual Fixed Savings 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	0		
initial amount		2,000,000		2,000,000	Subtotal of account incomes		
bonus %		0.00 %			Infl Factor		
w/bonus		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	2,125,454	60,000	2,125,454	60,000	31,951	end of 3
end of 4	74	2,129,218	60,000	2,129,218	60,000	32,973	end of 4
end of 5	75	2,133,094	60,000	2,133,094	60,000	34,028	end of 5
end of 6	76	2,137,087	60,000	2,137,087	60,000	35,117	end of 6
end of 7	77	2,141,199	60,000	2,141,199	60,000	36,241	end of 7
end of 8	78	2,145,435	60,000	2,145,435	60,000	37,401	end of 8
end of 9	79	2,149,798	60,000	2,149,798	60,000	38,597	end of 9
end of 10	80	2,154,292	60,000	2,154,292	60,000	39,833	end of 10
end of 11	81	2,158,921	60,000	2,158,921	60,000	41,107	end of 11
end of 12	82	2,163,688	60,000	2,163,688	60,000	42,423	end of 12
end of 13	83	2,228,599	0	2,228,599	0	43,780	end of 13
end of 14	84	2,295,457	0	2,295,457	0	45,181	end of 14
end of 15	85	2,364,321	0	2,364,321	0	46,627	end of 15
end of 16	86	2,435,250	0	2,435,250	0	48,119	end of 16
end of 17	87	2,508,308	0	2,508,308	0	49,659	end of 17
end of 18	88	2,583,557	0	2,583,557	0	51,248	end of 18
end of 19	89	2,661,064	0	2,661,064	0	52,888	end of 19
end of 20	90	2,740,896	0	2,740,896	0	54,580	end of 20
		600,000		600,000		822,712	1,422,712

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: Withdrawing Money IRA Annual Fixed Savings 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	0		
initial amount		2,000,000		2,000,000	Subtotal of account incomes		
bonus %		0.00 %			Manage		
w/bonus		2,000,000			Infl Factor		
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	2,125,454	60,000	2,125,454	60,000	31,951	end of 3
end of 4	74	2,129,218	60,000	2,129,218	60,000	32,973	end of 4
end of 5	75	2,133,094	60,000	2,133,094	60,000	34,028	end of 5
end of 6	76	2,137,087	60,000	2,137,087	60,000	35,117	end of 6
end of 7	77	2,141,199	60,000	2,141,199	60,000	36,241	end of 7
end of 8	78	2,145,435	60,000	2,145,435	60,000	37,401	end of 8
end of 9	79	2,149,798	60,000	2,149,798	60,000	38,597	end of 9
end of 10	80	2,154,292	60,000	2,154,292	60,000	39,833	end of 10
end of 11	81	2,158,921	60,000	2,158,921	60,000	41,107	end of 11
end of 12	82	2,163,688	60,000	2,163,688	60,000	42,423	end of 12
end of 13	83	2,228,599	0	2,228,599	0	43,780	end of 13
end of 14	84	2,295,457	0	2,295,457	0	45,181	end of 14
end of 15	85	2,364,321	0	2,364,321	0	46,627	end of 15
end of 16	86	2,435,250	0	2,435,250	0	48,119	end of 16
end of 17	87	2,508,308	0	2,508,308	0	49,659	end of 17
end of 18	88	2,583,557	0	2,583,557	0	51,248	end of 18
end of 19	89	2,661,064	0	2,661,064	0	52,888	end of 19
end of 20	90	2,740,896	0	2,740,896	0	54,580	end of 20
		600,000		600,000		822,712	1,422,712

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	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		2,000,000	2,000,000	0			
bonus % w/bonus		0.00 %	2,000,000	0			
		2,000,000	2,000,000	0			
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,125,454	2,125,454	60,000	31,951	91,951	end of 3
end of 4	74	2,129,218	2,129,218	60,000	32,973	92,973	end of 4
end of 5	75	2,133,094	2,133,094	60,000	34,028	94,028	end of 5
end of 6	76	2,137,087	2,137,087	60,000	35,117	95,117	end of 6
end of 7	77	2,141,199	2,141,199	60,000	36,241	96,241	end of 7
end of 8	78	2,145,435	2,145,435	60,000	37,401	97,401	end of 8
end of 9	79	2,149,798	2,149,798	60,000	38,597	98,597	end of 9
end of 10	80	2,154,292	2,154,292	60,000	39,833	99,833	end of 10
end of 11	81	2,158,921	2,158,921	60,000	41,107	101,107	end of 11
end of 12	82	2,163,688	2,163,688	60,000	42,423	102,423	end of 12
end of 13	83	2,228,599	2,228,599	0	43,780	43,780	end of 13
end of 14	84	2,295,457	2,295,457	0	45,181	45,181	end of 14
end of 15	85	2,364,321	2,364,321	0	46,627	46,627	end of 15
end of 16	86	2,435,250	2,435,250	0	48,119	48,119	end of 16
end of 17	87	2,508,308	2,508,308	0	49,659	49,659	end of 17
end of 18	88	2,583,557	2,583,557	0	51,248	51,248	end of 18
end of 19	89	2,661,064	2,661,064	0	52,888	52,888	end of 19
end of 20	90	2,740,896	2,740,896	0	54,580	54,580	end of 20
		600,000	600,000	600,000	822,712	1,422,712	

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](mailto:support@planscout.com)