

Creating a 401(k) Account From the Structured Income Planning Page

10/27/2024 4:54 pm EDT

From the Structured Income Planning page, you have the capacity to add many different forms of accounts to the structured income plan. Below is a step-by-step guide for creating a 401(k) account from the structured income planning page.

Step 1: Edit: 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: New Scenario (5)

Planning Horizon: 20 years

Year	Accounts Total	Planned Distribution	Incomes		Total Income	Year	
			Wages	SS			
net return	50	0	0	0	0		
initial amount	0	0	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus	0	0		2.00 %	2.00 %		
end of 1	51	0	0	80,000	0	80,000 end of 1	
end of 2	52	0	0	81,600	0	81,600 end of 2	
end of 3	53	0	0	83,232	0	83,232 end of 3	
end of 4	54	0	0	84,897	0	84,897 end of 4	
end of 5	55	0	0	86,595	0	86,595 end of 5	
end of 6	56	0	0	88,326	0	88,326 end of 6	
end of 7	57	0	0	90,093	0	90,093 end of 7	
end of 8	58	0	0	91,895	0	91,895 end of 8	
end of 9	59	0	0	93,733	0	93,733 end of 9	
end of 10	60	0	0	95,607	0	95,607 end of 10	
end of 11	61	0	0	97,520	0	97,520 end of 11	
end of 12	62	0	0	99,470	0	99,470 end of 12	
end of 13	63	0	0	101,459	0	101,459 end of 13	
end of 14	64	0	0	103,489	0	103,489 end of 14	
end of 15	65	0	0	0	23,650	23,650 end of 15	
end of 16	66	0	0	24,123	24,123	24,123 end of 16	
end of 17	67	0	0	0	24,605	24,605 end of 17	
end of 18	68	0	0	0	25,098	25,098 end of 18	
end of 19	69	0	0	0	25,600	25,600 end of 19	
end of 20	70	0	0	0	26,112	26,112 end of 20	
				0	1,277,915	149,187	1,427,102

Orange backgrounds indicate hypothetical returns

Step 2: Add Account: Click on the green Add Account 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:

Planning Horizon:

Year	Accounts Total	Planned Distribution	Incomes		Total Income	Year
			Wages	SS		
net return	50	0				
initial amount	0	0				
bonus %	0	0				
w/bonus	0	0				
end of 1	51	0	80,000	0	80,000	end of 1
end of 2	52	0	81,600	0	81,600	end of 2
end of 3	53	0	83,232	0	83,232	end of 3
end of 4	54	0	84,897	0	84,897	end of 4
end of 5	55	0	86,595	0	86,595	end of 5
end of 6	56	0	88,326	0	88,326	end of 6
end of 7	57	0	90,093	0	90,093	end of 7
end of 8	58	0	91,895	0	91,895	end of 8
end of 9	59	0	93,733	0	93,733	end of 9
end of 10	60	0	95,607	0	95,607	end of 10
end of 11	61	0	97,520	0	97,520	end of 11
end of 12	62	0	99,470	0	99,470	end of 12
end of 13	63	0	101,459	0	101,459	end of 13
end of 14	64	0	103,489	0	103,489	end of 14
end of 15	65	0	0	23,650	23,650	end of 15
end of 16	66	0	0	24,123	24,123	end of 16
end of 17	67	0	0	24,605	24,605	end of 17
end of 18	68	0	0	25,098	25,098	end of 18
end of 19	69	0	0	25,600	25,600	end of 19
end of 20	70	0	0	26,112	26,112	end of 20
			0	1,277,915	149,187	1,427,102

Orange backgrounds indicate hypothetical returns

Step 3: Account Name: Filter in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

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: [Sel](#)

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:

[Request Additional Rider](#) [Remove Income Rider](#)

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

[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
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Orange backgrounds indicate hypothetical returns

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

Step 4: Initial Account Balance: Filter in the monetary amount into the Initial account balance text box. Putting in a comma is optional; SIPS recognizes both formats.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

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

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		<input type="checkbox"/>
2		<input type="checkbox"/>
3		<input type="checkbox"/>
4		<input type="checkbox"/>
5		<input type="checkbox"/>
6		<input type="checkbox"/>
7		<input type="checkbox"/>
8		<input type="checkbox"/>
9		<input type="checkbox"/>
10		<input type="checkbox"/>
11		<input type="checkbox"/>
12		<input type="checkbox"/>
13		<input type="checkbox"/>
14		<input type="checkbox"/>
15		<input type="checkbox"/>
16		<input type="checkbox"/>
17		<input type="checkbox"/>
18		<input type="checkbox"/>
19		<input type="checkbox"/>
20		<input type="checkbox"/>
21		<input type="checkbox"/>
22		<input type="checkbox"/>
23		<input type="checkbox"/>
24		<input type="checkbox"/>

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: Hypothetical Return: Enter in the numeric hypothetical return. If there is not hypothetical return this box can be left at the default amount of zero.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

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

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		<input type="checkbox"/>
2		<input type="checkbox"/>
3		<input type="checkbox"/>
4		<input type="checkbox"/>
5		<input type="checkbox"/>
6		<input type="checkbox"/>
7		<input type="checkbox"/>
8		<input type="checkbox"/>
9		<input type="checkbox"/>
10		<input type="checkbox"/>
11		<input type="checkbox"/>
12		<input type="checkbox"/>
13		<input type="checkbox"/>
14		<input type="checkbox"/>
15		<input type="checkbox"/>
16		<input type="checkbox"/>
17		<input type="checkbox"/>
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19		<input type="checkbox"/>
20		<input type="checkbox"/>
21		<input type="checkbox"/>
22		<input type="checkbox"/>
23		<input type="checkbox"/>
24		<input type="checkbox"/>

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: Bonus: If the account has a bonus percentage on it, enter the numeric amount in the text box next to Bonus. If there is no bonus this text box can be left blank.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: 500,000

Hypothetical return: 4%

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: none Sel

Risk level

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 7: Tax Calculation Option: Click on the down carot arrow in the text box. Select which tax option correlates with the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: 500,000

Hypothetical return: 4%

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: none Sel

Risk level

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 8: Asset Plan Allocation: Click on the green Sel button and select which asset location correlates with the account. Once you pick the asset location the text box underneath in the risk level will automatically change to correlate to the asset plan allocation.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none **Set**

Risk level: n/a

Account owner: []

Account type: NQ

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

Income Data

Year	Income	Variable
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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 9: Account Owner: Click on the down carrot arrow and select which owner.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderate **Set**

Risk level: Moderate

Account owner: []

Account type: NQ

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

Income Data

Year	Income	Variable
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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 10: Account Type: Click on the dropdown carrot arrow and select what type of account you are filtering in.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: NQ

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]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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 [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Step 11: Add an Income Rider, Based On: Click on which radio button this account correlates with.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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 [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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Step 12: Save: Click on the green Save button 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: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Do not Tax (Roth)

Accrue money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

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 OR Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
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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 13: Manage: To make any editing changes to the account, click on the green manage button located in the income column of the account. This will take you back to the manage account page.

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: New Scenario (5)

Planning Horizon: 20 years

Year	Accounts		Planned Distribution		Incomes		Total Income	Year
	Account	Income	Accounts Total	Subtotal of account incomes	Wages	SS		
net return	4.00 %	IRA	500,000		Manage	Manage		
initial amount	500,000		500,000		Infl Factor	Infl Factor		
bonus %	0.00 %		0		2.00 %	2.00 %		
w/bonus	500,000	Manage	500,000					
end of 1	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	900,471	0	900,471	0	0	23,650	23,650	end of 15
end of 16	936,490	0	936,490	0	0	24,123	24,123	end of 16
end of 17	973,950	0	973,950	0	0	24,605	24,605	end of 17
end of 18	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18
end of 19	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19
end of 20	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20
					0	1,277,915	149,187	1,427,102

Orange backgrounds indicate hypothetical returns

Step 14: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: New Scenario (5)

Planning Horizon: 20 years

Accounts: 401(k)

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %						
initial amount		500,000	500,000	0	80,000	0	80,000	
bonus %		0.00 %	0	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %		
w/bonus		500,000	500,000	0	80,000	0	80,000	end of 1
end of 1	51	520,000	0	520,000	0	0	80,000	end of 2
end of 2	52	540,800	0	540,800	0	0	81,600	end of 3
end of 3	53	562,432	0	562,432	0	0	83,232	end of 4
end of 4	54	584,929	0	584,929	0	0	84,897	end of 5
end of 5	55	608,326	0	608,326	0	0	86,595	end of 6
end of 6	56	632,659	0	632,659	0	0	88,326	end of 7
end of 7	57	657,966	0	657,966	0	0	90,093	end of 8
end of 8	58	684,284	0	684,284	0	0	91,895	end of 9
end of 9	59	711,656	0	711,656	0	0	93,733	end of 10
end of 10	60	740,122	0	740,122	0	0	95,607	end of 11
end of 11	61	769,727	0	769,727	0	0	97,520	end of 12
end of 12	62	800,516	0	800,516	0	0	99,470	end of 13
end of 13	63	832,536	0	832,536	0	0	101,459	end of 14
end of 14	64	865,838	0	865,838	0	0	103,489	end of 15
end of 15	65	900,471	0	900,471	0	23,650	103,489	end of 16
end of 16	66	936,490	0	936,490	0	24,123	23,650	end of 17
end of 17	67	973,950	0	973,950	0	24,605	24,123	end of 18
end of 18	68	1,012,908	0	1,012,908	0	25,098	24,605	end of 19
end of 19	69	1,053,424	0	1,053,424	0	25,600	25,098	end of 20
end of 20	70	1,095,561	0	1,095,561	0	26,112	25,600	end of 20
		0	0	0	1,277,915	149,187	1,427,102	

Orange backgrounds indicate hypothetical returns

Step 15: 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: [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: New Scenario (5)

Planning Horizon: 20 years

Accounts: 401(k)

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %						
initial amount		500,000	500,000	0	80,000	0	80,000	
bonus %		0.00 %	0	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %		
w/bonus		500,000	500,000	0	80,000	0	80,000	end of 1
end of 1	51	520,000	0	520,000	0	0	80,000	end of 2
end of 2	52	540,800	0	540,800	0	0	81,600	end of 3
end of 3	53	562,432	0	562,432	0	0	83,232	end of 4
end of 4	54	584,929	0	584,929	0	0	84,897	end of 5
end of 5	55	608,326	0	608,326	0	0	86,595	end of 6
end of 6	56	632,659	0	632,659	0	0	88,326	end of 7
end of 7	57	657,966	0	657,966	0	0	90,093	end of 8
end of 8	58	684,284	0	684,284	0	0	91,895	end of 9
end of 9	59	711,656	0	711,656	0	0	93,733	end of 10
end of 10	60	740,122	0	740,122	0	0	95,607	end of 11
end of 11	61	769,727	0	769,727	0	0	97,520	end of 12
end of 12	62	800,516	0	800,516	0	0	99,470	end of 13
end of 13	63	832,536	0	832,536	0	0	101,459	end of 14
end of 14	64	865,838	0	865,838	0	0	103,489	end of 15
end of 15	65	900,471	0	900,471	0	23,650	103,489	end of 16
end of 16	66	936,490	0	936,490	0	24,123	23,650	end of 17
end of 17	67	973,950	0	973,950	0	24,605	24,123	end of 18
end of 18	68	1,012,908	0	1,012,908	0	25,098	24,605	end of 19
end of 19	69	1,053,424	0	1,053,424	0	25,600	25,098	end of 20
end of 20	70	1,095,561	0	1,095,561	0	26,112	25,600	end of 20
		0	0	0	1,277,915	149,187	1,427,102	

Orange backgrounds indicate hypothetical returns

Step 16: 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

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

Scenario: New Scenario (5)

Planning Horizon: 2 years

Accounts: 401(k)

Incomes: [REDACTED]

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %						
initial amount		500,000	500,000	0	Manage	Manage		
bonus %		0.00 %	0	Subtotal	Infl Factor	Infl Factor		
w/bonus		500,000	500,000	of account	2.00 %	2.00 %		
end of 1	51	520,000	0	520,000	0	80,000	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650
end of 16	66	936,490	0	936,490	0	0	24,123	24,123
end of 17	67	973,950	0	973,950	0	0	24,605	24,605
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112
		0	0	0	1,277,915	149,187	1,427,102	

Orange backgrounds indicate hypothetical returns

Step 17: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [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: New Scenario (5)

Planning Horizon: 20 years

Accounts: 401(k)

Incomes: [REDACTED]

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %						
initial amount		500,000	500,000	0	Manage	Manage		
bonus %		0.00 %	0	Subtotal	Infl Factor	Infl Factor		
w/bonus		500,000	500,000	of account	2.00 %	2.00 %		
end of 1	51	520,000	0	520,000	0	80,000	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650
end of 16	66	936,490	0	936,490	0	0	24,123	24,123
end of 17	67	973,950	0	973,950	0	0	24,605	24,605
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112
		0	0	0	1,277,915	149,187	1,427,102	

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