

Depositing into a 401(k) Account Using the Annual Fixed Withdrawal Function

01/12/2026 10:29 am EST

There are different ways to show deposits into a 401(k) account. Below is the step-by-step guideline for adding a deposit into a 401(k) account using the annual fixed withdrawal 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:
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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

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 %	IRA	500,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %		
Initial amount		500,000		500,000					
bonus % w/bonus		0.00 %		0					
		500,000		500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	105,558	0	105,558	end of 15
end of 16	66	936,490	0	936,490	0	107,669	0	107,669	end of 16
end of 17	67	973,950	0	973,950	0	109,823	0	109,823	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	31,275	31,275	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	31,900	31,900	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	32,539	32,539	end of 20
		0		0		1,600,966	95,714	1,696,680	

Orange backgrounds indicate hypothetical returns

Step 2: Manage: Click on the green manage button within the column for the 401(k) account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

		Accounts				Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000	0	Manage	Manage		
initial amount		500,000	0.00 %	500,000	0	Manage	Manage		
bonus %		500,000	Manage	500,000	0	2.00 %	2.00 %		
w/bonus									
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	105,558	0	105,558	end of 15
end of 16	66	936,490	0	936,490	0	107,669	0	107,669	end of 16
end of 17	67	973,950	0	973,950	0	109,823	0	109,823	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	31,275	31,275	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	31,900	31,900	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	32,539	32,539	end of 20
		0		0		1,600,966	95,714	1,696,680	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

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

Risk level: Moderate

Account owner: [REDACTED]

Account type: 401k

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](#)

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		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

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

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: ☐

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		
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 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: 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

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: ☐

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 -7,500

☐ 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		
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 6: Pick Years: Click on the green button Pick Years.

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

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:

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: -7,500

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		
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 7: Clicking: After clicking on the Pick Years green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

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

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:

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	fixed	-7,500
2	fixed	-7,500
3	fixed	-7,500
4	fixed	-7,500
5	fixed	-7,500
6	fixed	-7,500
7	fixed	-7,500
8	fixed	-7,500
9	fixed	-7,500
10	fixed	-7,500
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 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: 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)

Account 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:

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	fixed	-7,500
2	fixed	-7,500
3	fixed	-7,500
4	fixed	-7,500
5	fixed	-7,500
6	fixed	-7,500
7	fixed	-7,500
8	fixed	-7,500
9	fixed	-7,500
10	fixed	-7,500
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 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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Accounts		Incomes	
Year	Account	Income	Year
50	4.00 %	IRA	
net return	500,000	500,000	
initial amount	0.00 %	0	
bonus %	500,000	500,000	
w/bonus	500,000	500,000	
end of 1	527,500	527,500	end of 1
end of 2	556,100	556,100	end of 2
end of 3	585,844	585,844	end of 3
end of 4	616,778	616,778	end of 4
end of 5	648,949	648,949	end of 5
end of 6	682,407	682,407	end of 6
end of 7	717,203	717,203	end of 7
end of 8	753,391	753,391	end of 8
end of 9	791,027	791,027	end of 9
end of 10	830,168	830,168	end of 10
end of 11	863,374	863,374	end of 11
end of 12	897,909	897,909	end of 12
end of 13	933,826	933,826	end of 13
end of 14	971,179	971,179	end of 14
end of 15	1,010,026	1,010,026	end of 15
end of 16	1,050,427	1,050,427	end of 16
end of 17	1,092,444	1,092,444	end of 17
end of 18	1,136,142	1,136,142	end of 18
end of 19	1,181,587	1,181,587	end of 19
end of 20	1,228,851	1,228,851	end of 20
	(75,000)	(75,000)	
		1,600,966	
		95,714	
		1,621,680	

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 Withdrawal.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account type 401k

Add an income rider

Based on age Client'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

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		

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

Step 11: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account type 401k

Add an income rider

Based on age Client'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

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		

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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

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: ☐

[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 -5,000

☐ 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
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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

[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

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: ☐

[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 -5,000

☐ 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
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 Year for Rest of Plan green button, the term "fixed" 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: 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:

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: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

[Pick year\(s\)](#)

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1	fixed	-5000
2	fixed	-5000
3	fixed	-5000
4	fixed	-5000
5	fixed	-5000
6	fixed	-5000
7	fixed	-5000
8	fixed	-5000
9	fixed	-5000
10	fixed	-5000
11	fixed	-5000
12	fixed	-5000
13	fixed	-5000
14	fixed	-5000
15	fixed	-5000
16	fixed	-5000
17	fixed	-5000
18	fixed	-5000
19	fixed	-5000
20	fixed	-5000
21	fixed	-5000
22	fixed	-5000
23	fixed	-5000
24	fixed	-5000

[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 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: 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:

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: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

[Pick year\(s\)](#)

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

[Pick year\(s\) to remove](#)

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1	fixed	-5000
2	fixed	-5000
3	fixed	-5000
4	fixed	-5000
5	fixed	-5000
6	fixed	-5000
7	fixed	-5000
8	fixed	-5000
9	fixed	-5000
10	fixed	-5000
11	fixed	-5000
12	fixed	-5000
13	fixed	-5000
14	fixed	-5000
15	fixed	-5000
16	fixed	-5000
17	fixed	-5000
18	fixed	-5000
19	fixed	-5000
20	fixed	-5000
21	fixed	-5000
22	fixed	-5000
23	fixed	-5000
24	fixed	-5000

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

Orange backgrounds indicate hypothetical returns

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

Step 16: 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 Income Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Adding Deposit 401(k) Annual Fixed Withdrawal Function

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 %	IRA						
initial amount		500,000		500,000					
bonus % w/bonus		0.00 %							
		500,000	Manage	500,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
						2.00 %	2.00 %		
end of 1	51	525,000	(5,000)	525,000	(5,000)	80,000	0	75,000	end of 1
end of 2	52	551,000	(5,000)	551,000	(5,000)	81,600	0	76,600	end of 2
end of 3	53	578,040	(5,000)	578,040	(5,000)	83,232	0	78,232	end of 3
end of 4	54	606,162	(5,000)	606,162	(5,000)	84,897	0	79,897	end of 4
end of 5	55	635,408	(5,000)	635,408	(5,000)	86,595	0	81,595	end of 5
end of 6	56	665,824	(5,000)	665,824	(5,000)	88,326	0	83,326	end of 6
end of 7	57	697,457	(5,000)	697,457	(5,000)	90,093	0	85,093	end of 7
end of 8	58	730,356	(5,000)	730,356	(5,000)	91,895	0	86,895	end of 8
end of 9	59	764,570	(5,000)	764,570	(5,000)	93,733	0	88,733	end of 9
end of 10	60	800,152	(5,000)	800,152	(5,000)	95,607	0	90,607	end of 10
end of 11	61	837,158	(5,000)	837,158	(5,000)	97,520	0	92,520	end of 11
end of 12	62	875,645	(5,000)	875,645	(5,000)	99,470	0	94,470	end of 12
end of 13	63	915,671	(5,000)	915,671	(5,000)	101,459	0	96,459	end of 13
end of 14	64	957,297	(5,000)	957,297	(5,000)	103,489	0	98,489	end of 14
end of 15	65	1,000,589	(5,000)	1,000,589	(5,000)	105,558	0	100,558	end of 15
end of 16	66	1,045,613	(5,000)	1,045,613	(5,000)	107,669	0	102,669	end of 16
end of 17	67	1,092,437	(5,000)	1,092,437	(5,000)	109,823	0	104,823	end of 17
end of 18	68	1,141,135	(5,000)	1,141,135	(5,000)	0	31,275	26,275	end of 18
end of 19	69	1,191,780	(5,000)	1,191,780	(5,000)	0	31,900	26,900	end of 19
end of 20	70	1,244,451	(5,000)	1,244,451	(5,000)	0	32,539	27,539	end of 20
		(100,000)		(100,000)		1,600,966	95,714	1,596,680	

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 Withdrawal.

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

Risk level: Moderate

Account owner:

Account type: 401k

Add an income rider: ☒ age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☒ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

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

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

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 [red box]

☐ 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 [text box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[text box: 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		
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: 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

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

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 -4,000

☐ 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 [text box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[text box: 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		
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.

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

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 -4,000

☐ 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

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		
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 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: 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

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 -4,000

☐ 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

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		
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 22: Clicking: After clicking on the Start Year for X Year green button, the term "fixed" 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: 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

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

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	fixed	-4,000
6	fixed	-4,000
7	fixed	-4,000
8	fixed	-4,000
9	fixed	-4,000
10	fixed	-4,000
11	fixed	-4,000
12	fixed	-4,000
13	fixed	-4,000
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 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: 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

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

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	fixed	-4,000
6	fixed	-4,000
7	fixed	-4,000
8	fixed	-4,000
9	fixed	-4,000
10	fixed	-4,000
11	fixed	-4,000
12	fixed	-4,000
13	fixed	-4,000
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 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: [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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

		Accounts				Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000					
initial amount		500,000		500,000	Subtotal of account incomes	Manage Inft Factor 2.00 %	Manage Inft Factor 2.00 %		
bonus %		0.00 %		0					
w/bonus		500,000	Manage	500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	612,326	(4,000)	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 20
		(36,000)			(36,000)	1,600,966	95,714	1,660,680	

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: [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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

		Accounts				Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000					
initial amount		500,000		500,000	Subtotal of account incomes	Manage Inft Factor 2.00 %	Manage Inft Factor 2.00 %		
bonus %		0.00 %		0					
w/bonus		500,000	Manage	500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	612,326	(4,000)	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 20
		(36,000)			(36,000)	1,600,966	95,714	1,660,680	

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: [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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Accounts				Incomes				
Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %	
initial amount		500,000	500,000	0				
bonus %		0.00 %						
w/bonus		500,000	500,000					
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	612,326	(4,000)	612,326	(4,000)	86,595	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539
		(36,000)		(36,000)		1,600,966	95,714	1,660,680

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: [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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 2 years

Accounts				Incomes				
Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %	
initial amount		500,000	500,000	0				
bonus %		0.00 %						
w/bonus		500,000	500,000					
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	612,326	(4,000)	612,326	(4,000)	86,595	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539
		(36,000)		(36,000)		1,600,966	95,714	1,660,680

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.

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

Adding Deposit 401(k) Annual Fixed Withdrawal Function

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 %	500,000	Subtotal of account incomes	Inf Factor 2.00 %	Inf Factor 2.00 %		
initial amount			0					
bonus %			500,000					
w/bonus			500,000					
end of 1	51	520,000	0	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	0	84,897	0	84,897	end of 4
end of 5	55	612,326	(4,000)	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	0	0	32,539	32,539	end of 20
		(36,000)	(36,000)	1,600,966	95,714	1,660,680		

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: support@planscout.com