

# Depositing Into a 401(K) Account Using the Annual Percentage Withdrawal Function

11/08/2024 1:21 pm EST

There are multiple ways to show deposits into a 401(k) account. Below is the step-by-step guideline for adding deposits into an 401(k) account using the annual percentage withdrawal function.

Step 1: Edit: Click on the green edit 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 Dynamic Mode

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	50	4.00 %	630,000	0	150,000	0	150,000	
initial amount		630,000	630,000	0	150,000	0	150,000	
bonus % w/bonus		0.00 %	630,000	0	156,673	0	156,673	
		630,000	630,000	0	160,119	0	160,119	
end of 1	51	655,200	655,200	0	163,642	0	163,642	end of 1
end of 2	52	681,408	681,408	0	167,242	0	167,242	end of 2
end of 3	53	708,664	708,664	0	170,921	0	170,921	end of 3
end of 4	54	737,011	737,011	0	174,682	0	174,682	end of 4
end of 5	55	766,491	766,491	0	178,525	0	178,525	end of 5
end of 6	56	797,151	797,151	0	182,452	0	182,452	end of 6
end of 7	57	829,037	829,037	0	186,466	0	186,466	end of 7
end of 8	58	862,198	862,198	0	190,568	0	190,568	end of 8
end of 9	59	896,686	896,686	0	194,761	0	194,761	end of 9
end of 10	60	932,554	932,554	0	199,046	0	199,046	end of 10
end of 11	61	969,856	969,856	0	203,424	0	203,424	end of 11
end of 12	62	1,008,650	1,008,650	0	207,897	0	207,897	end of 12
end of 13	63	1,048,996	1,048,996	0	212,466	0	212,466	end of 13
end of 14	64	1,090,956	1,090,956	0	217,131	0	217,131	end of 14
end of 15	65	1,134,594	1,134,594	0	221,893	23,913	245,806	end of 15
end of 16	66	1,179,978	1,179,978	0	226,753	24,391	251,144	end of 16
end of 17	67	1,227,177	1,227,177	0	231,712	24,879	256,591	end of 17
end of 18	68	1,276,264	1,276,264	0	236,770	25,377	262,147	end of 18
end of 19	69	1,327,314	1,327,314	0	241,918	25,884	267,802	end of 19
end of 20	70	1,380,407	1,380,407	0	247,166	26,402	273,568	end of 20
		0	0	0	2,428,398	150,846	2,579,243	

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

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 Income Tax Add Target Edit or Add Scenario Display Options

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year	
					Wages	SS			
net return	4.00 %	IRA	630,000		Manage	Manage			
initial amount	630,000		630,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 2.00 %			
bonus % w/bonus	0.00 %	Manage	630,000						
end of 1	655,200	0	655,200	0	150,000	0	150,000	end of 1	
end of 2	681,408	0	681,408	0	153,300	0	153,300	end of 2	
end of 3	708,664	0	708,664	0	156,673	0	156,673	end of 3	
end of 4	737,011	0	737,011	0	160,119	0	160,119	end of 4	
end of 5	766,491	0	766,491	0	163,642	0	163,642	end of 5	
end of 6	797,151	0	797,151	0	167,242	0	167,242	end of 6	
end of 7	829,037	0	829,037	0	170,921	0	170,921	end of 7	
end of 8	862,198	0	862,198	0	174,682	0	174,682	end of 8	
end of 9	896,686	0	896,686	0	178,525	0	178,525	end of 9	
end of 10	932,554	0	932,554	0	182,452	0	182,452	end of 10	
end of 11	969,856	0	969,856	0	186,466	0	186,466	end of 11	
end of 12	1,008,650	0	1,008,650	0	190,568	0	190,568	end of 12	
end of 13	1,048,996	0	1,048,996	0	194,761	0	194,761	end of 13	
end of 14	1,090,956	0	1,090,956	0	199,046	0	199,046	end of 14	
end of 15	1,134,594	0	1,134,594	0	0	23,913	23,913	end of 15	
end of 16	1,179,978	0	1,179,978	0	0	24,391	24,391	end of 16	
end of 17	1,227,177	0	1,227,177	0	0	24,879	24,879	end of 17	
end of 18	1,276,264	0	1,276,264	0	0	25,377	25,377	end of 18	
end of 19	1,327,314	0	1,327,314	0	0	25,884	25,884	end of 19	
end of 20	1,380,407	0	1,380,407	0	0	26,402	26,402	end of 20	
					0	2,428,398	150,846	2,579,243	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Percentage 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: \$630,000

Hypothetical return: 4.0 %

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: 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:

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		
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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 4: Annual Percentage Withdrawal Text Box: Type in the percentage amount. The percentage will start with a negative 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: 401(k)

Initial account balance: \$630,000

Hypothetical return: 4.0 %

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: 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   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 [text: 0] 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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7		
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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: \$630,000

Hypothetical return: 4.0 %

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: 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   Annual percentage withdrawal -5 %  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 [text: 0] Pick year(s) to remove Remove year to end of plan Reset all years

Year	Income	Variable
1		
2		
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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: 401(k)

Initial account balance: \$630,000

Hypothetical return: 4.0 %

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: 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]

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 -5 %

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		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$630,000

Hypothetical return: 4.0 %

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: 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]

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	percent	-5.0
2	percent	-5.0
3	percent	-5.0
4	percent	-5.0
5	percent	-5.0
6	percent	-5.0
7	percent	-5.0
8	percent	-5.0
9	percent	-5.0
10	percent	-5.0
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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 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: \$630,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account:  Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Dropdown]

Account type: 401k

Add an income rider: Based on [Radio] age [Radio] Client's age [Radio] 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

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

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	percent	-5.0
2	percent	-5.0
3	percent	-5.0
4	percent	-5.0
5	percent	-5.0
6	percent	-5.0
7	percent	-5.0
8	percent	-5.0
9	percent	-5.0
10	percent	-5.0
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Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	50	4.00 %	630,000	IRA	630,000	0	0	
initial amount		630,000	630,000	0	630,000	0	0	
bonus % w/bonus		0.00 %	630,000	0	630,000	0	0	
end of 1	51	686,700	(31,500)	686,700	(31,500)	150,000	0	118,500
end of 2	52	748,503	(34,335)	748,503	(34,335)	153,300	0	118,965
end of 3	53	815,868	(37,425)	815,868	(37,425)	156,673	0	119,247
end of 4	54	889,296	(40,793)	889,296	(40,793)	160,119	0	119,326
end of 5	55	969,333	(44,465)	969,333	(44,465)	163,642	0	119,177
end of 6	56	1,056,573	(48,467)	1,056,573	(48,467)	167,242	0	118,775
end of 7	57	1,151,664	(52,829)	1,151,664	(52,829)	170,921	0	118,093
end of 8	58	1,255,314	(57,583)	1,255,314	(57,583)	174,682	0	117,098
end of 9	59	1,368,292	(62,766)	1,368,292	(62,766)	178,525	0	115,759
end of 10	60	1,491,439	(68,415)	1,491,439	(68,415)	182,452	0	114,038
end of 11	61	1,551,096	0	1,551,096	0	186,466	0	186,466
end of 12	62	1,613,140	0	1,613,140	0	190,568	0	190,568
end of 13	63	1,677,665	0	1,677,665	0	194,761	0	194,761
end of 14	64	1,744,772	0	1,744,772	0	199,046	0	199,046
end of 15	65	1,814,563	0	1,814,563	0	0	23,913	23,913
end of 16	66	1,887,145	0	1,887,145	0	0	24,391	24,391
end of 17	67	1,962,631	0	1,962,631	0	0	24,879	24,879
end of 18	68	2,041,136	0	2,041,136	0	0	25,377	25,377
end of 19	69	2,122,781	0	2,122,781	0	0	25,884	25,884
end of 20	70	2,207,692	0	2,207,692	0	0	26,402	26,402
		(478,577)		(478,577)		2,428,398	150,846	2,100,666

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 Percentage 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: \$630,000

Hypothetical return: 4.0 %

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: 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]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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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 11: Annual Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative 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: 401(k)

Initial account balance: \$630,000

Hypothetical return: 4.0 %

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: 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]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal -0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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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 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: \$630,000

Hypothetical return: 4.0%

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: 401k

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

**Structured Income Type**

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- Annual fixed withdrawal [Input]
- Annual percentage withdrawal -1%
- 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: 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 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: \$630,000

Hypothetical return: 4.0%

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: 401k

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

**Structured Income Type**

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- Annual fixed withdrawal [Input]
- Annual percentage withdrawal -1%
- 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: 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 14: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$630,000

Hypothetical return: 4.0 %

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: 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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4	percent	-1.0
5	percent	-1.0
6	percent	-1.0
7	percent	-1.0
8	percent	-1.0
9	percent	-1.0
10	percent	-1.0
11	percent	-1.0
12	percent	-1.0
13	percent	-1.0
14	percent	-1.0
15	percent	-1.0
16	percent	-1.0
17	percent	-1.0
18	percent	-1.0
19	percent	-1.0
20	percent	-1.0
21	percent	-1.0
22	percent	-1.0
23	percent	-1.0
24	percent	-1.0

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: \$630,000

Hypothetical return: 4.0 %

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: 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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4	percent	-1.0
5	percent	-1.0
6	percent	-1.0
7	percent	-1.0
8	percent	-1.0
9	percent	-1.0
10	percent	-1.0
11	percent	-1.0
12	percent	-1.0
13	percent	-1.0
14	percent	-1.0
15	percent	-1.0
16	percent	-1.0
17	percent	-1.0
18	percent	-1.0
19	percent	-1.0
20	percent	-1.0
21	percent	-1.0
22	percent	-1.0
23	percent	-1.0
24	percent	-1.0

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 Income Tax Add Target Edit or Add Scenario Display Options

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	4.00 %							
initial amount	630,000		630,000					
bonus % w/bonus	0.00 %		0	Subtotal of account incomes	Manage Inflation Factor 2.20 %	Manage Inflation Factor 2.00 %		
end of 1	655,200	0	655,200	0	150,000	0	150,000	end of 1
end of 2	681,408	0	681,408	0	153,300	0	153,300	end of 2
end of 3	715,478	(6,814)	715,478	(6,814)	156,673	0	149,859	end of 3
end of 4	751,252	(7,155)	751,252	(7,155)	160,119	0	152,965	end of 4
end of 5	788,815	(7,513)	788,815	(7,513)	163,642	0	156,130	end of 5
end of 6	828,256	(7,888)	828,256	(7,888)	167,242	0	159,354	end of 6
end of 7	869,668	(8,283)	869,668	(8,283)	170,921	0	162,639	end of 7
end of 8	913,152	(8,697)	913,152	(8,697)	174,682	0	165,985	end of 8
end of 9	958,809	(9,132)	958,809	(9,132)	178,525	0	169,393	end of 9
end of 10	1,006,750	(9,588)	1,006,750	(9,588)	182,452	0	172,864	end of 10
end of 11	1,057,087	(10,067)	1,057,087	(10,067)	186,466	0	176,399	end of 11
end of 12	1,109,941	(10,571)	1,109,941	(10,571)	190,568	0	179,998	end of 12
end of 13	1,165,438	(11,099)	1,165,438	(11,099)	194,761	0	183,662	end of 13
end of 14	1,223,710	(11,654)	1,223,710	(11,654)	199,046	0	187,391	end of 14
end of 15	1,284,896	(12,237)	1,284,896	(12,237)	0	23,913	11,676	end of 15
end of 16	1,349,140	(12,849)	1,349,140	(12,849)	0	24,391	11,542	end of 16
end of 17	1,416,598	(13,491)	1,416,598	(13,491)	0	24,879	11,388	end of 17
end of 18	1,487,427	(14,166)	1,487,427	(14,166)	0	25,377	11,211	end of 18
end of 19	1,561,799	(14,874)	1,561,799	(14,874)	0	25,884	11,010	end of 19
end of 20	1,639,888	(15,618)	1,639,888	(15,618)	0	26,402	10,784	end of 20
		(191,696)		(191,696)	2,428,398	150,846	2,387,547	

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 Percentage 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: \$630,000

Hypothetical return: 4.0 %

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

Income Data: Year, 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 Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative 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: 401(k)

Initial account balance: \$630,000

Hypothetical return: 4.0 %

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: 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

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: \$630,000

Hypothetical return: 4.0 %

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: 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 2 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 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: \$630,000

Hypothetical return: 4.0 %

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: 401k

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2 %

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

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: \$630,000

Hypothetical return: 4.0 %

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: 401k

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

14

Pick year(s) to remove

Remove year to end of plan

Reset all years

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2 %

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

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 Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$630,000

Hypothetical return: 4.0 %

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: 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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	percent	-2.0
<input type="checkbox"/> 2	percent	-2.0
<input type="checkbox"/> 3	percent	-2.0
<input type="checkbox"/> 4	percent	-2.0
<input type="checkbox"/> 5	percent	-2.0
<input type="checkbox"/> 6	percent	-2.0
<input type="checkbox"/> 7	percent	-2.0
<input type="checkbox"/> 8	percent	-2.0
<input type="checkbox"/> 9	percent	-2.0
<input type="checkbox"/> 10	percent	-2.0
<input type="checkbox"/> 11	percent	-2.0
<input type="checkbox"/> 12	percent	-2.0
<input type="checkbox"/> 13	percent	-2.0
<input type="checkbox"/> 14	percent	-2.0
<input type="checkbox"/> 15	percent	-2.0
<input type="checkbox"/> 16	percent	-2.0
<input type="checkbox"/> 17	percent	-2.0
<input type="checkbox"/> 18	percent	-2.0
<input type="checkbox"/> 19	percent	-2.0
<input type="checkbox"/> 20	percent	-2.0
<input type="checkbox"/> 21	percent	-2.0
<input type="checkbox"/> 22	percent	-2.0
<input type="checkbox"/> 23	percent	-2.0
<input type="checkbox"/> 24	percent	-2.0

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: \$630,000

Hypothetical return: 4.0 %

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: 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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	percent	-2.0
<input type="checkbox"/> 2	percent	-2.0
<input type="checkbox"/> 3	percent	-2.0
<input type="checkbox"/> 4	percent	-2.0
<input type="checkbox"/> 5	percent	-2.0
<input type="checkbox"/> 6	percent	-2.0
<input type="checkbox"/> 7	percent	-2.0
<input type="checkbox"/> 8	percent	-2.0
<input type="checkbox"/> 9	percent	-2.0
<input type="checkbox"/> 10	percent	-2.0
<input type="checkbox"/> 11	percent	-2.0
<input type="checkbox"/> 12	percent	-2.0
<input type="checkbox"/> 13	percent	-2.0
<input type="checkbox"/> 14	percent	-2.0
<input type="checkbox"/> 15	percent	-2.0
<input type="checkbox"/> 16	percent	-2.0
<input type="checkbox"/> 17	percent	-2.0
<input type="checkbox"/> 18	percent	-2.0
<input type="checkbox"/> 19	percent	-2.0
<input type="checkbox"/> 20	percent	-2.0
<input type="checkbox"/> 21	percent	-2.0
<input type="checkbox"/> 22	percent	-2.0
<input type="checkbox"/> 23	percent	-2.0
<input type="checkbox"/> 24	percent	-2.0

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

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

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

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	4.00 %						
initial amount	630,000	IRA	630,000	Subtotal of account incomes	Manage Infi Factor 2.20 %	Manage Infi Factor 2.00 %		
bonus % w/bonus	630,000	Manage	630,000					
end of 1	51	667,800 (12,600)	667,800 (12,600)	150,000	0	137,400	end of 1	
end of 2	52	707,868 (13,356)	707,868 (13,356)	153,300	0	139,944	end of 2	
end of 3	53	750,340 (14,157)	750,340 (14,157)	156,673	0	142,515	end of 3	
end of 4	54	795,360 (15,007)	795,360 (15,007)	160,119	0	145,113	end of 4	
end of 5	55	843,082 (15,907)	843,082 (15,907)	163,642	0	147,735	end of 5	
end of 6	56	893,667 (16,862)	893,667 (16,862)	167,242	0	150,380	end of 6	
end of 7	57	947,287 (17,873)	947,287 (17,873)	170,921	0	153,048	end of 7	
end of 8	58	1,004,124 (18,946)	1,004,124 (18,946)	174,682	0	155,736	end of 8	
end of 9	59	1,064,371 (20,082)	1,064,371 (20,082)	178,525	0	158,442	end of 9	
end of 10	60	1,128,234 (21,287)	1,128,234 (21,287)	182,452	0	161,165	end of 10	
end of 11	61	1,195,928 (22,565)	1,195,928 (22,565)	186,466	0	163,901	end of 11	
end of 12	62	1,267,683 (23,919)	1,267,683 (23,919)	190,568	0	166,650	end of 12	
end of 13	63	1,343,744 (25,354)	1,343,744 (25,354)	194,761	0	169,407	end of 13	
end of 14	64	1,424,368 (26,875)	1,424,368 (26,875)	199,046	0	172,171	end of 14	
end of 15	65	1,481,343 0	1,481,343 0	0	23,913	23,913	end of 15	
end of 16	66	1,540,597 0	1,540,597 0	0	24,391	24,391	end of 16	
end of 17	67	1,602,220 0	1,602,220 0	0	24,879	24,879	end of 17	
end of 18	68	1,666,309 0	1,666,309 0	0	25,377	25,377	end of 18	
end of 19	69	1,732,962 0	1,732,962 0	0	25,884	25,884	end of 19	
end of 20	70	1,802,280 0	1,802,280 0	0	26,402	26,402	end of 20	
		(264,790)	(264,790)	2,428,398	150,846	2,314,454		

Orange backgrounds indicate hypothetical returns

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

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

Scenario: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	4.00 %						
initial amount	630,000	IRA	630,000	Subtotal of account incomes	Manage Infi Factor 2.20 %	Manage Infi Factor 2.00 %		
bonus % w/bonus	630,000	Manage	630,000					
end of 1	51	667,800 (12,600)	667,800 (12,600)	150,000	0	137,400	end of 1	
end of 2	52	707,868 (13,356)	707,868 (13,356)	153,300	0	139,944	end of 2	
end of 3	53	750,340 (14,157)	750,340 (14,157)	156,673	0	142,515	end of 3	
end of 4	54	795,360 (15,007)	795,360 (15,007)	160,119	0	145,113	end of 4	
end of 5	55	843,082 (15,907)	843,082 (15,907)	163,642	0	147,735	end of 5	
end of 6	56	893,667 (16,862)	893,667 (16,862)	167,242	0	150,380	end of 6	
end of 7	57	947,287 (17,873)	947,287 (17,873)	170,921	0	153,048	end of 7	
end of 8	58	1,004,124 (18,946)	1,004,124 (18,946)	174,682	0	155,736	end of 8	
end of 9	59	1,064,371 (20,082)	1,064,371 (20,082)	178,525	0	158,442	end of 9	
end of 10	60	1,128,234 (21,287)	1,128,234 (21,287)	182,452	0	161,165	end of 10	
end of 11	61	1,195,928 (22,565)	1,195,928 (22,565)	186,466	0	163,901	end of 11	
end of 12	62	1,267,683 (23,919)	1,267,683 (23,919)	190,568	0	166,650	end of 12	
end of 13	63	1,343,744 (25,354)	1,343,744 (25,354)	194,761	0	169,407	end of 13	
end of 14	64	1,424,368 (26,875)	1,424,368 (26,875)	199,046	0	172,171	end of 14	
end of 15	65	1,481,343 0	1,481,343 0	0	23,913	23,913	end of 15	
end of 16	66	1,540,597 0	1,540,597 0	0	24,391	24,391	end of 16	
end of 17	67	1,602,220 0	1,602,220 0	0	24,879	24,879	end of 17	
end of 18	68	1,666,309 0	1,666,309 0	0	25,377	25,377	end of 18	
end of 19	69	1,732,962 0	1,732,962 0	0	25,884	25,884	end of 19	
end of 20	70	1,802,280 0	1,802,280 0	0	26,402	26,402	end of 20	
		(264,790)	(264,790)	2,428,398	150,846	2,314,454		

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: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 20 years

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	50	4.00 %		630,000					
initial amount		630,000		630,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 2.00 %		
bonus %		0.00 %							
w/bonus		630,000		630,000					
end of 1	51	667,800	(12,600)	667,800	(12,600)	150,000	0	137,400	end of 1
end of 2	52	707,868	(13,356)	707,868	(13,356)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4	54	795,360	(15,007)	795,360	(15,007)	160,119	0	145,113	end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
		(264,790)		(264,790)		2,428,398	150,846	2,314,454	

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: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon: 2 years

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	50	4.00 %		630,000					
initial amount		630,000		630,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 2.00 %		
bonus %		0.00 %							
w/bonus		630,000		630,000					
end of 1	51	667,800	(12,600)	667,800	(12,600)	150,000	0	137,400	end of 1
end of 2	52	707,868	(13,356)	707,868	(13,356)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4	54	795,360	(15,007)	795,360	(15,007)	160,119	0	145,113	end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
		(264,790)		(264,790)		2,428,398	150,846	2,314,454	

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: Depositing Money 401(k) Annual Percentage Withdrawal

Planning Horizon		Accounts		Incomes					
20 years		401(k)		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	630,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 2.00 %		
initial amount		630,000		630,000					
bonus % w/bonus		0.00 %		630,000					
end of 1	51	667,800	(12,600)	667,800	(12,600)	150,000	0	137,400	end of 1
end of 2	52	707,868	(13,356)	707,868	(13,356)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4	54	795,360	(15,007)	795,360	(15,007)	160,119	0	145,113	end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
		(264,790)		(264,790)	2,428,398	150,846		2,314,454	

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)