

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

11/08/2024 1:23 pm EST

There are various ways to deposit money into a 401(k) from the Structured Income Planning Page. Below is a step-by-step guideline for depositing money into a 401(k) using the annual fixed savings function.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button and 'Dynamic Mode' label. A scenario dropdown is set to 'Depositing Money 401(k) Annual Fixed Savings Function'. The 'Planning Horizon' is set to '20 years'. A table displays financial data for years 50 through 70. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The 'Account' column is highlighted in orange, and an orange arrow points to the 'Edit' button. The table shows a 4.00% return rate for the 401(k) account and a 2.20% inflation factor for wages and SS. The total income grows from 100,000 in year 50 to 1,783,165 in year 70.

| Year | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
|-----------------|---------|-----------|----------------|-----------------------------|-------------|-------------|--------------|-----------|
| net return | 50 | 4.00 % | | | | | | |
| initial amount | | 600,000 | 600,000 | 0 | | | | |
| bonus % w/bonus | | 0.00 % | 0 | Subtotal of account incomes | Infl Factor | Infl Factor | | |
| | | 600,000 | 600,000 | | 2.20 % | 2.20 % | | |
| end of 1 | 51 | 624,000 | 0 | 624,000 | 0 | 100,000 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 0 | 648,960 | 0 | 102,200 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 0 | 674,918 | 0 | 104,448 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 0 | 701,915 | 0 | 106,746 | 106,746 | end of 4 |
| end of 5 | 55 | 729,992 | 0 | 729,992 | 0 | 109,095 | 109,095 | end of 5 |
| end of 6 | 56 | 759,191 | 0 | 759,191 | 0 | 111,495 | 111,495 | end of 6 |
| end of 7 | 57 | 789,559 | 0 | 789,559 | 0 | 113,948 | 113,948 | end of 7 |
| end of 8 | 58 | 821,141 | 0 | 821,141 | 0 | 116,454 | 116,454 | end of 8 |
| end of 9 | 59 | 853,987 | 0 | 853,987 | 0 | 119,016 | 119,016 | end of 9 |
| end of 10 | 60 | 888,146 | 0 | 888,146 | 0 | 121,635 | 121,635 | end of 10 |
| end of 11 | 61 | 923,672 | 0 | 923,672 | 0 | 124,311 | 124,311 | end of 11 |
| end of 12 | 62 | 960,619 | 0 | 960,619 | 0 | 127,046 | 127,046 | end of 12 |
| end of 13 | 63 | 999,044 | 0 | 999,044 | 0 | 129,841 | 129,841 | end of 13 |
| end of 14 | 64 | 1,039,005 | 0 | 1,039,005 | 0 | 132,697 | 132,697 | end of 14 |
| end of 15 | 65 | 1,080,566 | 0 | 1,080,566 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,123,788 | 0 | 1,123,788 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,168,740 | 0 | 1,168,740 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,215,489 | 0 | 1,215,489 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,264,109 | 0 | 1,264,109 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,314,673 | 0 | 1,314,673 | 0 | 28,883 | 28,883 | end of 20 |
| | | 0 | 0 | 0 | 1,618,932 | 164,234 | 1,783,165 | |

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 Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Depositing Money 401(k) Annual Fixed Savings Function

Planning Horizon: 20 years

| Year | Account | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|---------|-----------|----------------|----------------------|-----------|---------|--------------|-----------|
| | | | | | Wages | SS | | |
| net return | 50 | 4.00 % | 600,000 | 0 | | | | |
| initial amount | | 600,000 | 600,000 | 0 | | | | |
| bonus % w/bonus | | 0.00 % | 600,000 | 0 | | | | |
| end of 1 | 51 | 624,000 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 729,992 | 729,992 | 0 | 109,095 | 0 | 109,095 | end of 5 |
| end of 6 | 56 | 759,191 | 759,191 | 0 | 111,495 | 0 | 111,495 | end of 6 |
| end of 7 | 57 | 789,559 | 789,559 | 0 | 113,948 | 0 | 113,948 | end of 7 |
| end of 8 | 58 | 821,141 | 821,141 | 0 | 116,454 | 0 | 116,454 | end of 8 |
| end of 9 | 59 | 853,987 | 853,987 | 0 | 119,016 | 0 | 119,016 | end of 9 |
| end of 10 | 60 | 888,146 | 888,146 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 923,672 | 923,672 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 960,619 | 960,619 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 999,044 | 999,044 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,039,005 | 1,039,005 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,080,566 | 1,080,566 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,123,788 | 1,123,788 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,168,740 | 1,168,740 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,215,489 | 1,215,489 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,264,109 | 1,264,109 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,314,673 | 1,314,673 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | 0 | 0 | 0 | 1,618,932 | 164,234 | 1,783,165 | |

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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

ADD INCOME:

OR

OR

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

Annual Savings:
 Annual fixed savings _____

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Savings Text Box: 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.

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: \$600,000

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 8,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 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: \$600,000

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 8,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 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.

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: \$600,000

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:

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 8,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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:

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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: \$600,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Acc 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

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0% Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME

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

| Year | Income | Variable |
|------|---------|----------|
| 1 | savings | 8,000 |
| 2 | savings | 8,000 |
| 3 | savings | 8,000 |
| 4 | savings | 8,000 |
| 5 | savings | 8,000 |
| 6 | savings | 8,000 |
| 7 | savings | 8,000 |
| 8 | savings | 8,000 |
| 9 | savings | 8,000 |
| 10 | savings | 8,000 |
| 11 | | |
| 12 | | |
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| 22 | | |
| 23 | | |
| 24 | | |

Orange backgrounds indicate hypothetical returns

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

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Depositing Money 401(k) Annual Fixed Savings Function

Planning Horizon: 20 years

| Year | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
|----------------|-----------|----------|----------------|----------------------|-----------|---------|--------------|-----------|
| net return | 4.00% | IRA | 600,000 | | | | | |
| initial amount | 600,000 | | 600,000 | | | | | |
| bonus % | 0.00% | | 0 | | | | | |
| w/bonus | 600,000 | | 600,000 | | | | | |
| end of 1 | 632,000 | (8,000) | 632,000 | (8,000) | 100,000 | 0 | 92,000 | end of 1 |
| end of 2 | 665,280 | (8,000) | 665,280 | (8,000) | 102,200 | 0 | 94,200 | end of 2 |
| end of 3 | 699,891 | (8,000) | 699,891 | (8,000) | 104,448 | 0 | 96,448 | end of 3 |
| end of 4 | 735,887 | (8,000) | 735,887 | (8,000) | 106,746 | 0 | 98,746 | end of 4 |
| end of 5 | 773,322 | (8,000) | 773,322 | (8,000) | 109,095 | 0 | 101,095 | end of 5 |
| end of 6 | 812,255 | (8,000) | 812,255 | (8,000) | 111,495 | 0 | 103,495 | end of 6 |
| end of 7 | 852,745 | (8,000) | 852,745 | (8,000) | 113,948 | 0 | 105,948 | end of 7 |
| end of 8 | 894,855 | (8,000) | 894,855 | (8,000) | 116,454 | 0 | 108,454 | end of 8 |
| end of 9 | 938,649 | (8,000) | 938,649 | (8,000) | 119,016 | 0 | 111,016 | end of 9 |
| end of 10 | 984,195 | (8,000) | 984,195 | (8,000) | 121,635 | 0 | 113,635 | end of 10 |
| end of 11 | 1,023,563 | 0 | 1,023,563 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 1,064,505 | 0 | 1,064,505 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 1,107,086 | 0 | 1,107,086 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 1,151,369 | 0 | 1,151,369 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 1,197,424 | 0 | 1,197,424 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 1,245,320 | 0 | 1,245,320 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 1,295,133 | 0 | 1,295,133 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 1,346,938 | 0 | 1,346,938 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 1,400,816 | 0 | 1,400,816 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 1,456,849 | 0 | 1,456,849 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | (80,000) | | (80,000) | 1,618,932 | 164,234 | 1,703,165 | |

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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 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

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 | | |
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| 23 | | |
| 24 | | |

Annual Savings

Annual fixed savings

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

Step 11: Annual Fixed Savings 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.

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: \$600,000

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 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

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 | | |

Annual Savings

Annual fixed savings

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: \$600,000

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

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 4,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

| 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 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: \$600,000

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

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 4,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

| 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 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | **SETTINGS** | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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: Client's age

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 benefit 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 | savings | 4,000 |
| 2 | savings | 4,000 |
| 3 | savings | 4,000 |
| 4 | savings | 4,000 |
| 5 | savings | 4,000 |
| 6 | savings | 4,000 |
| 7 | savings | 4,000 |
| 8 | savings | 4,000 |
| 9 | savings | 4,000 |
| 10 | savings | 4,000 |
| 11 | savings | 4,000 |
| 12 | savings | 4,000 |
| 13 | savings | 4,000 |
| 14 | savings | 4,000 |
| 15 | savings | 4,000 |
| 16 | savings | 4,000 |
| 17 | savings | 4,000 |
| 18 | savings | 4,000 |
| 19 | savings | 4,000 |
| 20 | savings | 4,000 |
| 21 | savings | 4,000 |
| 22 | savings | 4,000 |
| 23 | savings | 4,000 |
| 24 | savings | 4,000 |

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

Step 15: Save: Click on the green button Save underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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: Client's age

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 benefit 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 | savings | 4,000 |
| 2 | savings | 4,000 |
| 3 | savings | 4,000 |
| 4 | savings | 4,000 |
| 5 | savings | 4,000 |
| 6 | savings | 4,000 |
| 7 | savings | 4,000 |
| 8 | savings | 4,000 |
| 9 | savings | 4,000 |
| 10 | savings | 4,000 |
| 11 | savings | 4,000 |
| 12 | savings | 4,000 |
| 13 | savings | 4,000 |
| 14 | savings | 4,000 |
| 15 | savings | 4,000 |
| 16 | savings | 4,000 |
| 17 | savings | 4,000 |
| 18 | savings | 4,000 |
| 19 | savings | 4,000 |
| 20 | savings | 4,000 |
| 21 | savings | 4,000 |
| 22 | savings | 4,000 |
| 23 | savings | 4,000 |
| 24 | savings | 4,000 |

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

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 Fixed Savings Function

Planning Horizon: 20 years

| Year | Accounts | | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|----------|-----------|----------------|----------------------|-----------|---------|--------------|-----------|
| | Account | Income | | | Wages | SS | | |
| net return | 50 | 4.00 % | | | | | | |
| initial amount | | 600,000 | 600,000 | 0 | Manage | Manage | | |
| bonus % w/bonus | | 0.00 % | 600,000 | 0 | 2.20 % | 2.20 % | | |
| end of 1 | 51 | 628,000 | 628,000 | (4,000) | 100,000 | 0 | 96,000 | end of 1 |
| end of 2 | 52 | 657,120 | 657,120 | (4,000) | 102,200 | 0 | 98,200 | end of 2 |
| end of 3 | 53 | 687,405 | 687,405 | (4,000) | 104,448 | 0 | 100,448 | end of 3 |
| end of 4 | 54 | 718,901 | 718,901 | (4,000) | 106,746 | 0 | 102,746 | end of 4 |
| end of 5 | 55 | 751,657 | 751,657 | (4,000) | 109,095 | 0 | 105,095 | end of 5 |
| end of 6 | 56 | 785,723 | 785,723 | (4,000) | 111,495 | 0 | 107,495 | end of 6 |
| end of 7 | 57 | 821,152 | 821,152 | (4,000) | 113,948 | 0 | 109,948 | end of 7 |
| end of 8 | 58 | 857,998 | 857,998 | (4,000) | 116,454 | 0 | 112,454 | end of 8 |
| end of 9 | 59 | 896,318 | 896,318 | (4,000) | 119,016 | 0 | 115,016 | end of 9 |
| end of 10 | 60 | 936,171 | 936,171 | (4,000) | 121,635 | 0 | 117,635 | end of 10 |
| end of 11 | 61 | 977,618 | 977,618 | (4,000) | 124,311 | 0 | 120,311 | end of 11 |
| end of 12 | 62 | 1,020,722 | 1,020,722 | (4,000) | 127,046 | 0 | 123,046 | end of 12 |
| end of 13 | 63 | 1,065,551 | 1,065,551 | (4,000) | 129,841 | 0 | 125,841 | end of 13 |
| end of 14 | 64 | 1,112,173 | 1,112,173 | (4,000) | 132,697 | 0 | 128,697 | end of 14 |
| end of 15 | 65 | 1,160,660 | 1,160,660 | (4,000) | 0 | 25,905 | 21,905 | end of 15 |
| end of 16 | 66 | 1,211,086 | 1,211,086 | (4,000) | 0 | 26,475 | 22,475 | end of 16 |
| end of 17 | 67 | 1,263,530 | 1,263,530 | (4,000) | 0 | 27,057 | 23,057 | end of 17 |
| end of 18 | 68 | 1,318,071 | 1,318,071 | (4,000) | 0 | 27,653 | 23,653 | end of 18 |
| end of 19 | 69 | 1,374,794 | 1,374,794 | (4,000) | 0 | 28,261 | 24,261 | end of 19 |
| end of 20 | 70 | 1,433,785 | 1,433,785 | (4,000) | 0 | 28,883 | 24,883 | end of 20 |
| | | (80,000) | (80,000) | | 1,618,932 | 164,234 | 1,703,165 | |

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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

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 | | |

Request Additional Rider Remove Income Rider

Annual Savings: Annual fixed savings

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Fixed Savings Text Box: 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.

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: \$600,000

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:

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 6,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 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: \$600,000

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:

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 6,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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 6,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Income Data | | |
|-------------|--------|----------|
| Year | Income | Variable |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 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: \$600,000

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 6,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

5

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 Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$600,000

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 | | |
| 5 | savings | 6,000 |
| 6 | savings | 6,000 |
| 7 | savings | 6,000 |
| 8 | savings | 6,000 |
| 9 | savings | 6,000 |
| 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 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: \$600,000

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 | | |
| 5 | savings | 6,000 |
| 6 | savings | 6,000 |
| 7 | savings | 6,000 |
| 8 | savings | 6,000 |
| 9 | savings | 6,000 |
| 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 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 Fixed Savings Function

Planning Horizon: 20 years

| Year | Account | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|---------|-----------|----------------|----------------------|-------------|-------------|--------------|-----------|
| | | | | | Wages | SS | | |
| net return | 50 | 4.00 % | 600,000 | 0 | Manage | Manage | | |
| initial amount | | 600,000 | 600,000 | 0 | Infl Factor | Infl Factor | | |
| bonus % w/bonus | | 0.00 % | 600,000 | 0 | 2.20 % | 2.20 % | | |
| end of 1 | 51 | 624,000 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 735,992 | 735,992 | (6,000) | 109,095 | 0 | 103,095 | end of 5 |
| end of 6 | 56 | 771,431 | 771,431 | (6,000) | 111,495 | 0 | 105,495 | end of 6 |
| end of 7 | 57 | 808,288 | 808,288 | (6,000) | 113,948 | 0 | 107,948 | end of 7 |
| end of 8 | 58 | 846,620 | 846,620 | (6,000) | 116,454 | 0 | 110,454 | end of 8 |
| end of 9 | 59 | 886,485 | 886,485 | (6,000) | 119,016 | 0 | 113,016 | end of 9 |
| end of 10 | 60 | 921,944 | 921,944 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 958,822 | 958,822 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 997,175 | 997,175 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 1,037,062 | 1,037,062 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,078,544 | 1,078,544 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,121,686 | 1,121,686 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,166,553 | 1,166,553 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,213,215 | 1,213,215 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,261,744 | 1,261,744 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,312,214 | 1,312,214 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,364,702 | 1,364,702 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | (30,000) | (30,000) | | 1,618,932 | 164,234 | 1,753,165 | |

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 Fixed Savings Function

Planning Horizon: 20 years

| Year | Account | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|---------|-----------|----------------|----------------------|-------------|-------------|--------------|-----------|
| | | | | | Wages | SS | | |
| net return | 50 | 4.00 % | 600,000 | 0 | Manage | Manage | | |
| initial amount | | 600,000 | 600,000 | 0 | Infl Factor | Infl Factor | | |
| bonus % w/bonus | | 0.00 % | 600,000 | 0 | 2.20 % | 2.20 % | | |
| end of 1 | 51 | 624,000 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 735,992 | 735,992 | (6,000) | 109,095 | 0 | 103,095 | end of 5 |
| end of 6 | 56 | 771,431 | 771,431 | (6,000) | 111,495 | 0 | 105,495 | end of 6 |
| end of 7 | 57 | 808,288 | 808,288 | (6,000) | 113,948 | 0 | 107,948 | end of 7 |
| end of 8 | 58 | 846,620 | 846,620 | (6,000) | 116,454 | 0 | 110,454 | end of 8 |
| end of 9 | 59 | 886,485 | 886,485 | (6,000) | 119,016 | 0 | 113,016 | end of 9 |
| end of 10 | 60 | 921,944 | 921,944 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 958,822 | 958,822 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 997,175 | 997,175 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 1,037,062 | 1,037,062 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,078,544 | 1,078,544 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,121,686 | 1,121,686 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,166,553 | 1,166,553 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,213,215 | 1,213,215 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,261,744 | 1,261,744 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,312,214 | 1,312,214 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,364,702 | 1,364,702 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | (30,000) | (30,000) | | 1,618,932 | 164,234 | 1,753,165 | |

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 Fixed Savings Function

Planning Horizon: 20 years

| Year | Accounts | | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|----------|-----------|----------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| | Account | IRA | | | | Wages | SS | | |
| net return | 50 | 4.00 % | IRA | 600,000 | 0 | 0 | 0 | 0 | |
| initial amount | | 600,000 | | 600,000 | Subtotal of account incomes | Infl Factor 2.20 % | Infl Factor 2.20 % | | |
| bonus % w/bonus | | 0.00 % | | 600,000 | | | | | |
| end of 1 | 51 | 624,000 | 0 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 0 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 0 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 0 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 735,992 | (6,000) | 735,992 | (6,000) | 109,095 | 0 | 103,095 | end of 5 |
| end of 6 | 56 | 771,431 | (6,000) | 771,431 | (6,000) | 111,495 | 0 | 105,495 | end of 6 |
| end of 7 | 57 | 808,288 | (6,000) | 808,288 | (6,000) | 113,948 | 0 | 107,948 | end of 7 |
| end of 8 | 58 | 846,620 | (6,000) | 846,620 | (6,000) | 116,454 | 0 | 110,454 | end of 8 |
| end of 9 | 59 | 886,485 | (6,000) | 886,485 | (6,000) | 119,016 | 0 | 113,016 | end of 9 |
| end of 10 | 60 | 921,944 | 0 | 921,944 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 958,822 | 0 | 958,822 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 997,175 | 0 | 997,175 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 1,037,062 | 0 | 1,037,062 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,078,544 | 0 | 1,078,544 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,121,686 | 0 | 1,121,686 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,166,553 | 0 | 1,166,553 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,213,215 | 0 | 1,213,215 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,261,744 | 0 | 1,261,744 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,312,214 | 0 | 1,312,214 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,364,702 | 0 | 1,364,702 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | | (30,000) | | (30,000) | 1,618,932 | 164,234 | 1,753,165 | |

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 Fixed Savings Function

Planning Horizon: 2 years

| Year | Accounts | | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|----------|-----------|----------|----------------|-----------------------------|---------------------------|---------------------------|--------------|-----------|
| | Account | IRA | | | | Wages | SS | | |
| net return | 50 | 4.00 % | IRA | 600,000 | 0 | 0 | 0 | 0 | |
| initial amount | | 600,000 | | 600,000 | Subtotal of account incomes | Manage Infl Factor 2.20 % | Manage Infl Factor 2.20 % | | |
| bonus % w/bonus | | 0.00 % | | 600,000 | | | | | |
| end of 1 | 51 | 624,000 | 0 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 0 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 0 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 0 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 735,992 | (6,000) | 735,992 | (6,000) | 109,095 | 0 | 103,095 | end of 5 |
| end of 6 | 56 | 771,431 | (6,000) | 771,431 | (6,000) | 111,495 | 0 | 105,495 | end of 6 |
| end of 7 | 57 | 808,288 | (6,000) | 808,288 | (6,000) | 113,948 | 0 | 107,948 | end of 7 |
| end of 8 | 58 | 846,620 | (6,000) | 846,620 | (6,000) | 116,454 | 0 | 110,454 | end of 8 |
| end of 9 | 59 | 886,485 | (6,000) | 886,485 | (6,000) | 119,016 | 0 | 113,016 | end of 9 |
| end of 10 | 60 | 921,944 | 0 | 921,944 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 958,822 | 0 | 958,822 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 997,175 | 0 | 997,175 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 1,037,062 | 0 | 1,037,062 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,078,544 | 0 | 1,078,544 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,121,686 | 0 | 1,121,686 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,166,553 | 0 | 1,166,553 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,213,215 | 0 | 1,213,215 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,261,744 | 0 | 1,261,744 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,312,214 | 0 | 1,312,214 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,364,702 | 0 | 1,364,702 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | | (30,000) | | (30,000) | 1,618,932 | 164,234 | 1,753,165 | |

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 Fixed Savings Function

| Year | Account | Income | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|---------|-----------|----------------|----------------------|-----------|---------|--------------|-----------|
| | | | | | Wages | SS | | |
| net return | 50 | 4.00 % | 600,000 | | | | | |
| initial amount | | 600,000 | 600,000 | | | | | |
| bonus % w/bonus | | 0.00 % | 600,000 | | | | | |
| end of 1 | 51 | 624,000 | 624,000 | 0 | 100,000 | 0 | 100,000 | end of 1 |
| end of 2 | 52 | 648,960 | 648,960 | 0 | 102,200 | 0 | 102,200 | end of 2 |
| end of 3 | 53 | 674,918 | 674,918 | 0 | 104,448 | 0 | 104,448 | end of 3 |
| end of 4 | 54 | 701,915 | 701,915 | 0 | 106,746 | 0 | 106,746 | end of 4 |
| end of 5 | 55 | 735,992 | 735,992 | (6,000) | 109,095 | 0 | 103,095 | end of 5 |
| end of 6 | 56 | 771,431 | 771,431 | (6,000) | 111,495 | 0 | 105,495 | end of 6 |
| end of 7 | 57 | 808,288 | 808,288 | (6,000) | 113,948 | 0 | 107,948 | end of 7 |
| end of 8 | 58 | 846,620 | 846,620 | (6,000) | 116,454 | 0 | 110,454 | end of 8 |
| end of 9 | 59 | 886,485 | 886,485 | (6,000) | 119,016 | 0 | 113,016 | end of 9 |
| end of 10 | 60 | 921,944 | 921,944 | 0 | 121,635 | 0 | 121,635 | end of 10 |
| end of 11 | 61 | 958,822 | 958,822 | 0 | 124,311 | 0 | 124,311 | end of 11 |
| end of 12 | 62 | 997,175 | 997,175 | 0 | 127,046 | 0 | 127,046 | end of 12 |
| end of 13 | 63 | 1,037,062 | 1,037,062 | 0 | 129,841 | 0 | 129,841 | end of 13 |
| end of 14 | 64 | 1,078,544 | 1,078,544 | 0 | 132,697 | 0 | 132,697 | end of 14 |
| end of 15 | 65 | 1,121,686 | 1,121,686 | 0 | 0 | 25,905 | 25,905 | end of 15 |
| end of 16 | 66 | 1,166,553 | 1,166,553 | 0 | 0 | 26,475 | 26,475 | end of 16 |
| end of 17 | 67 | 1,213,215 | 1,213,215 | 0 | 0 | 27,057 | 27,057 | end of 17 |
| end of 18 | 68 | 1,261,744 | 1,261,744 | 0 | 0 | 27,653 | 27,653 | end of 18 |
| end of 19 | 69 | 1,312,214 | 1,312,214 | 0 | 0 | 28,261 | 28,261 | end of 19 |
| end of 20 | 70 | 1,364,702 | 1,364,702 | 0 | 0 | 28,883 | 28,883 | end of 20 |
| | | (30,000) | (30,000) | | 1,618,932 | 164,234 | 1,753,165 | |

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