Tax Calculation Option: Adding Assets into a Structured Income Plan

06/30/2025 3:28 pm EDT

Discover how to create and configure tax calculations for common structured income plan assets (brokerage, IRA, Roth) from the client dashboard. This three-part guide covers Initial Setup, Tax Option Configuration, and Verifying the Projections to Accurately Forecast Effective Tax Rates.

Below is a hypothetical example of a client at 75 years of age that is withdrawing money from all three of their assets. The target income is $100,000 per year with an inflation rate of 2%. We will start on the asset page.

To learn about setting up tax calculations options for income and expesne see articles:

- Tax Calculation Option: Adding Assets into a Structured Income Plan
- Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

To learn more about Advanced Tax Planning functions see articles:

- Understanding the Advance Tax Planning Page

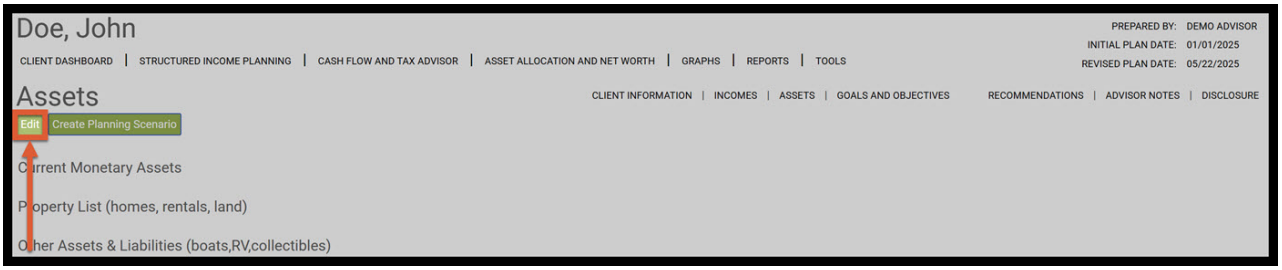
To learn more about forecasting effective tax rates see articles:

- Part One: Forecasting Effective Tax Rates While the Client is working

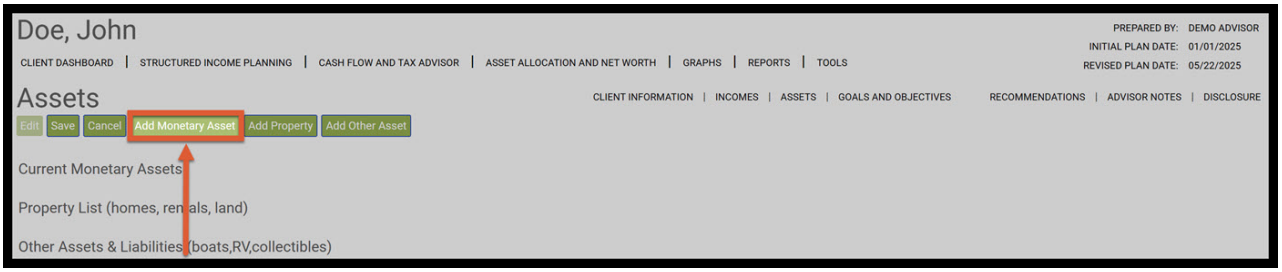
Part One: Inital Setup

Step 1: Assets: Click on the Assets button at the top righthand side of the screen.

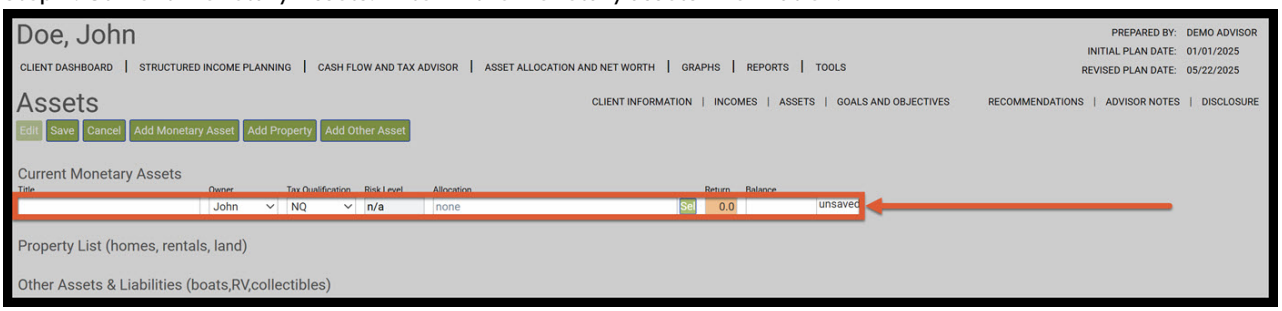
Step 2: Edit: Click on the Green Edit button underneath the Assets subheading.



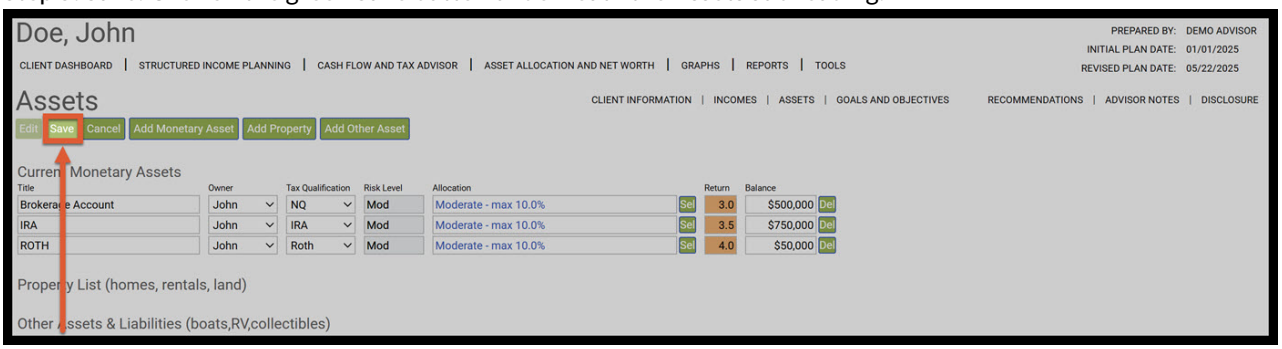
Step 3: Add Monetary Asset: Click on the green Add Monetary Asset button underneath the Assets subheading.



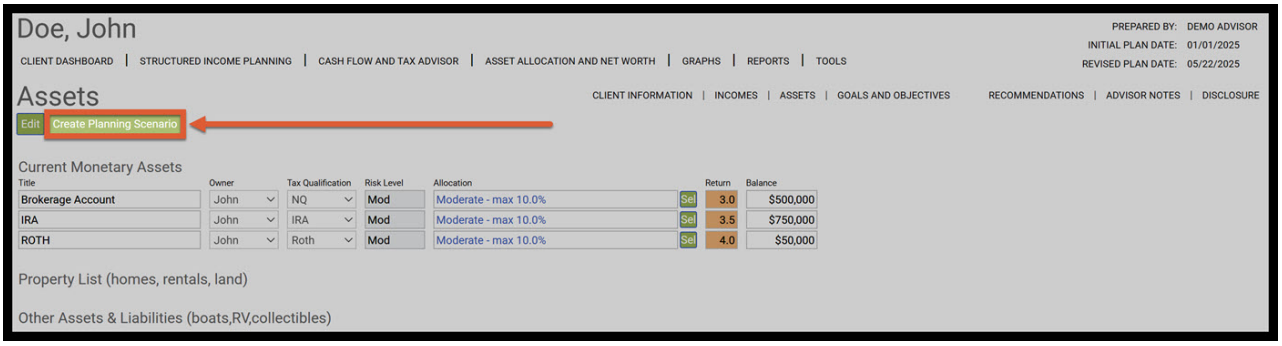
Step 4: Current Monetary Assets: Enter in the monetary assets information.



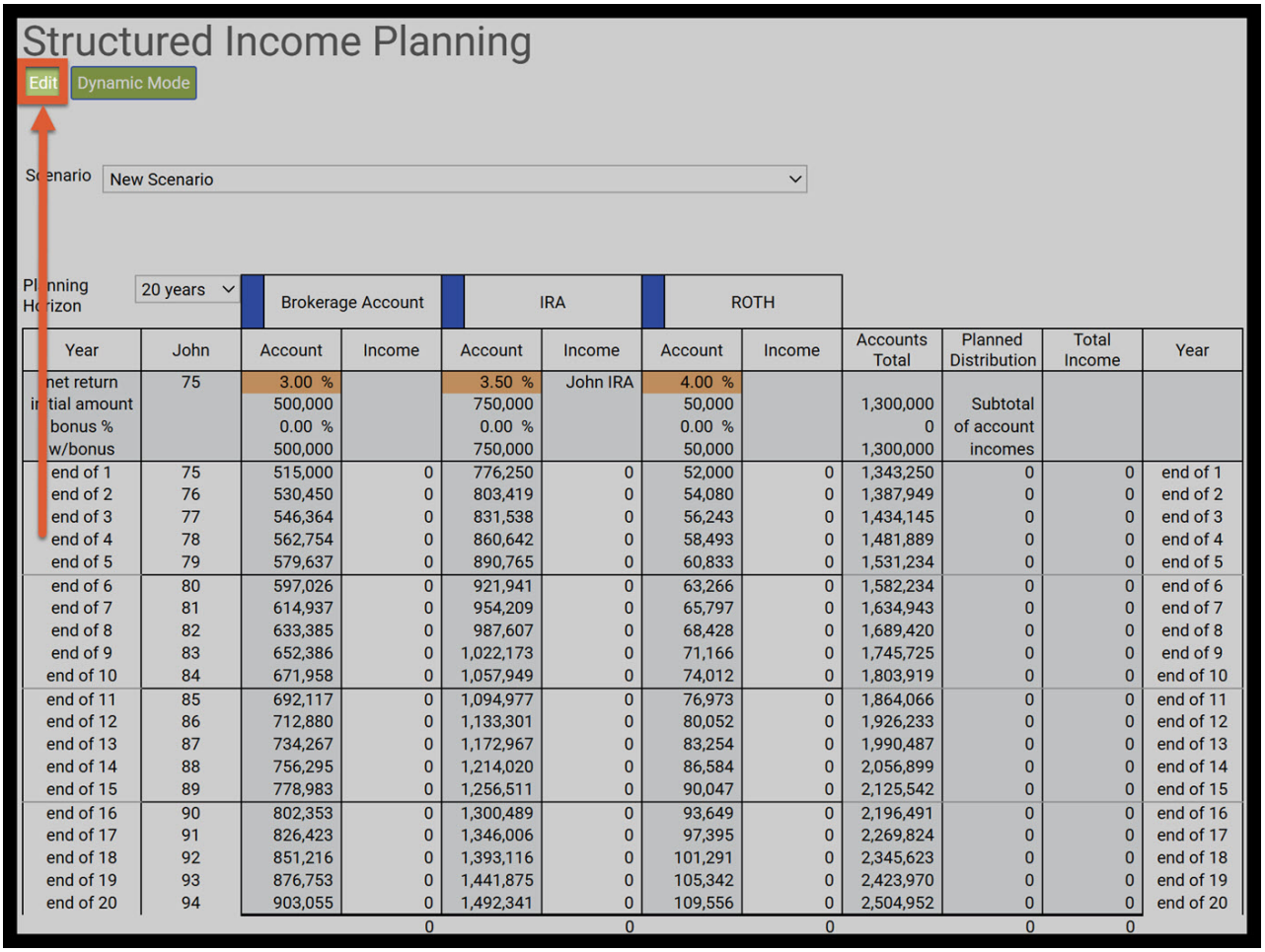
Step 5: Save: Click on the green Save button underneath the Assets subheading.



Step 6: Create Planning Scenario: Click on the green Create Planning Scenario underneath the Assets subheading.

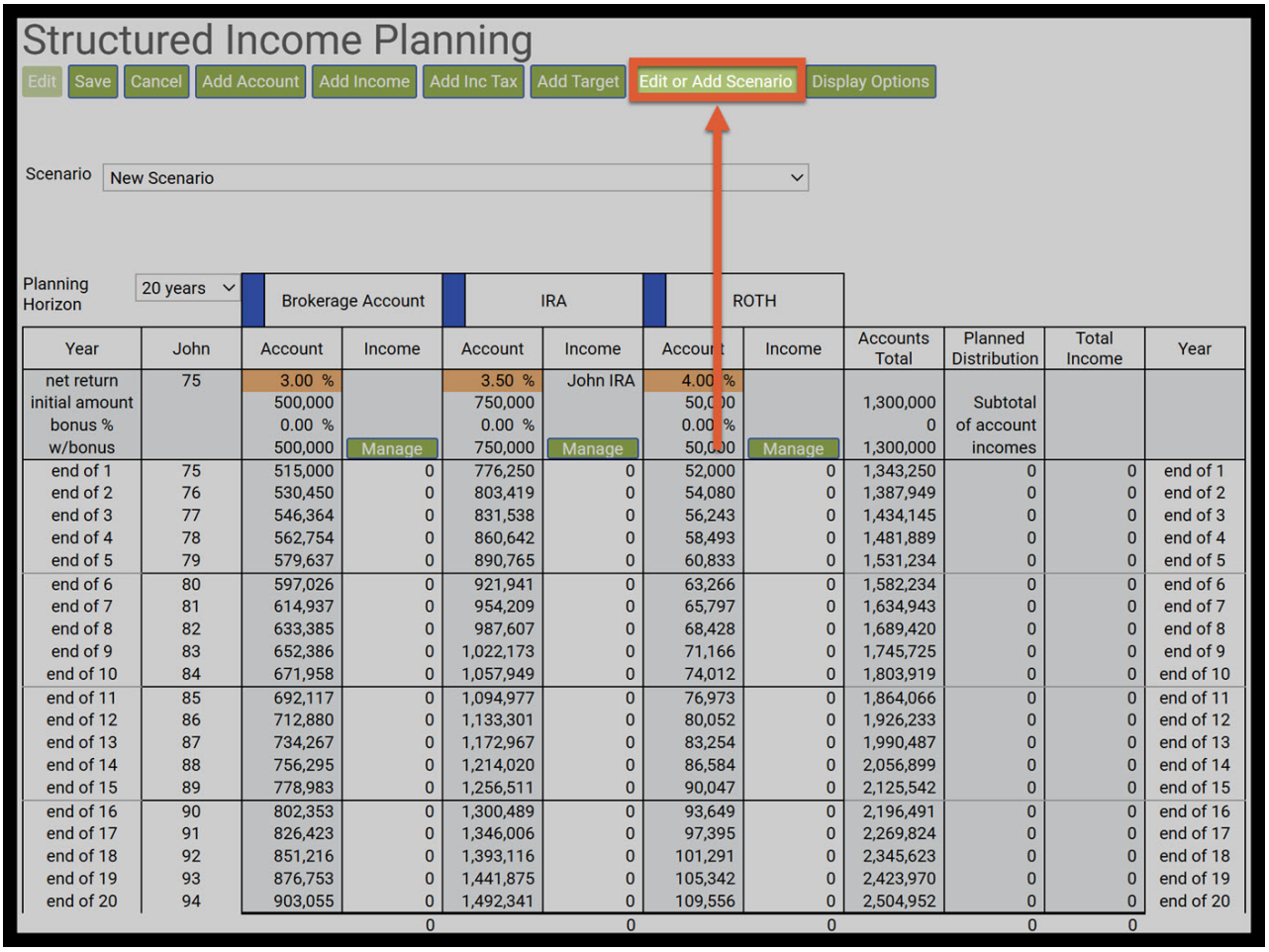


Step 7: Edit: You will automatically be taken to the Structured Income Planning page. Click on the green Edit button underneath the Structured Income Planning heading.



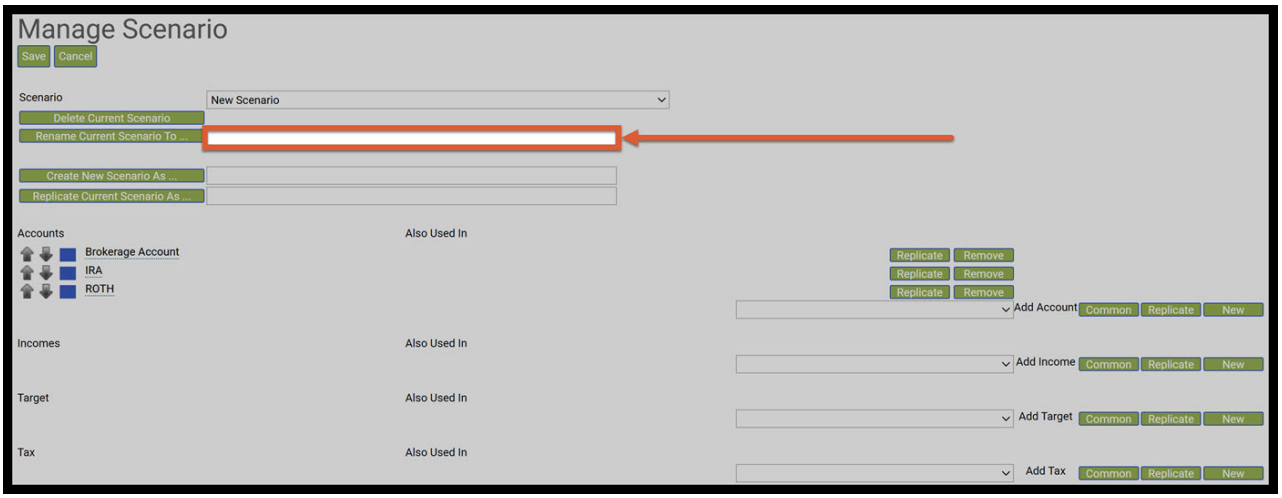
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
bonus %		0.00 %		0.00 %		0.00 %		0	of account		
w/bonus		500,000		750,000		50,000		1,300,000	incomes		
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

Step 8: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning Heading.



Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000			
bonus %		0.00 %		0.00 %		0.00 %		0			
w/bonus		500,000		750,000		50,000		1,300,000			
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

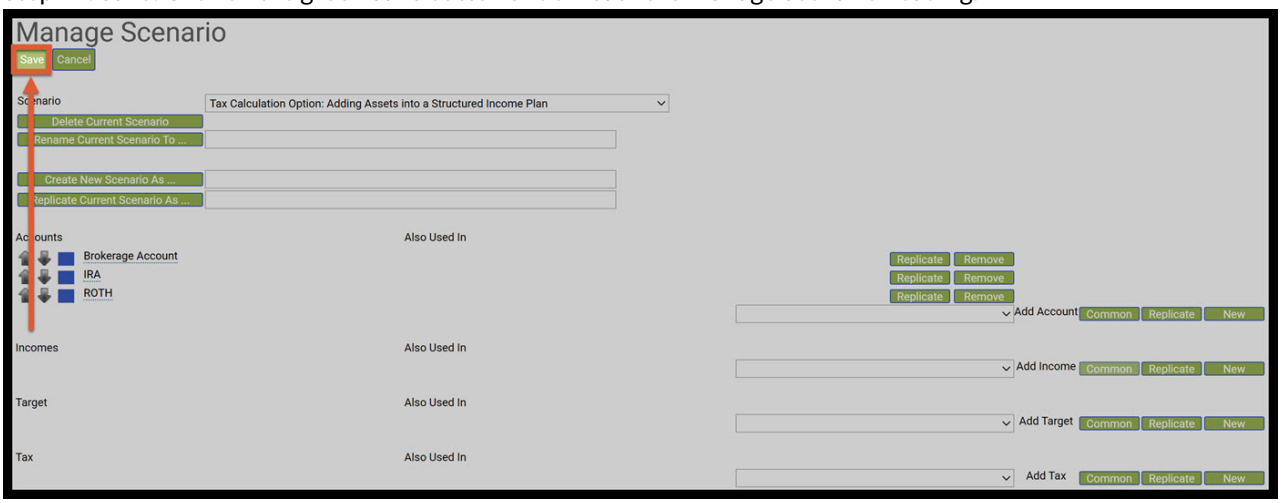
Step 9: Rename Current Scenario To Textbox: You will automatically be taken to the Manage Scenario page. Click in the Rename Current Scenario textbox and edit the scenario title.



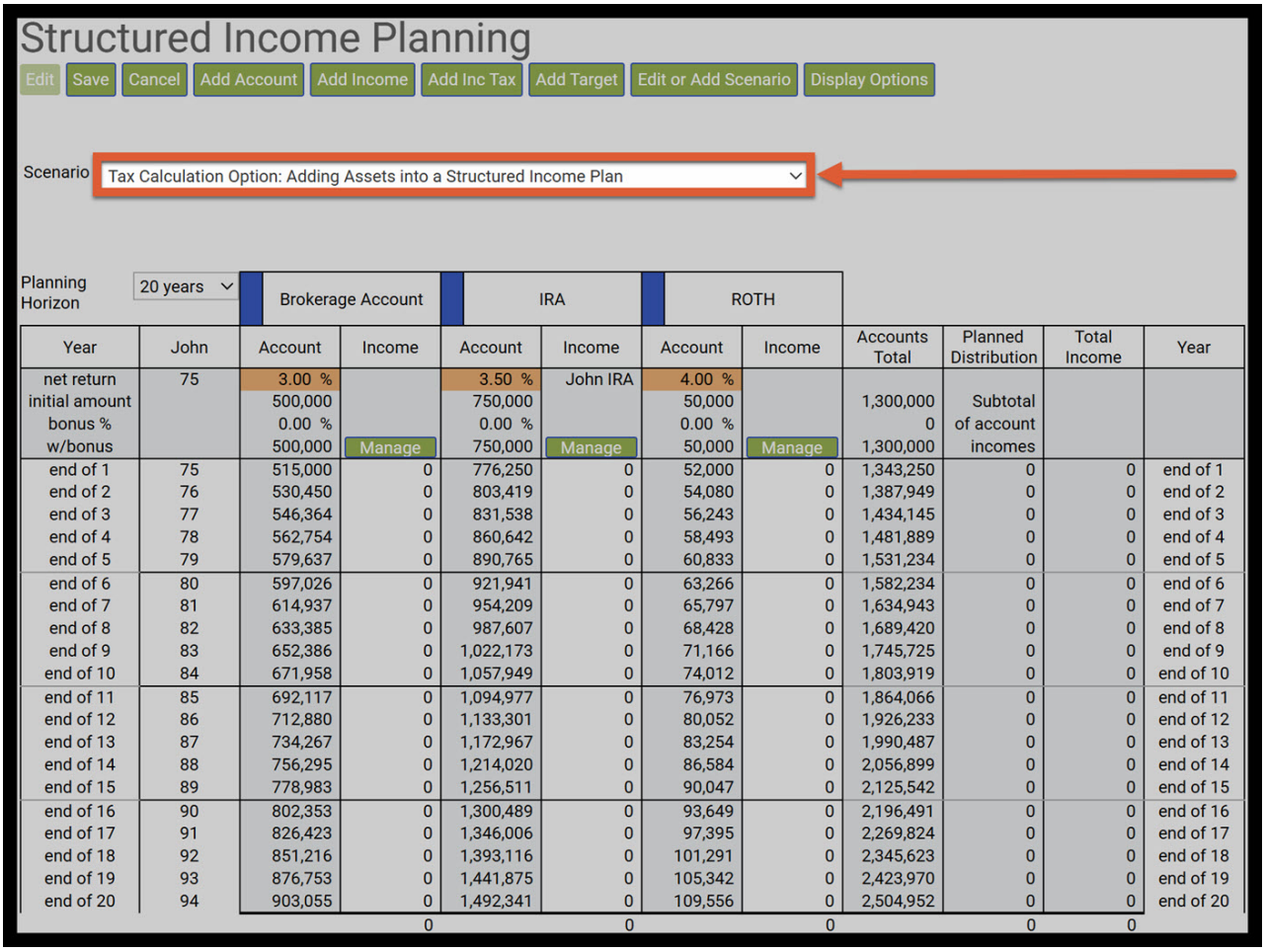
Step 10: Rename Current Scenario To: Click on the green Rename Current Scenario To button.

Step 11: Scenario:The scenario title will have automatically been changed.

Step 12: Save: Click on the green Save button underneath the Manage Scenario heading.



Step 13: Structured Income Planning Scenario: You should have automatically be taken back to the Structured Income Planning page and the new Scenario title should be displayed.



Structured Income Planning

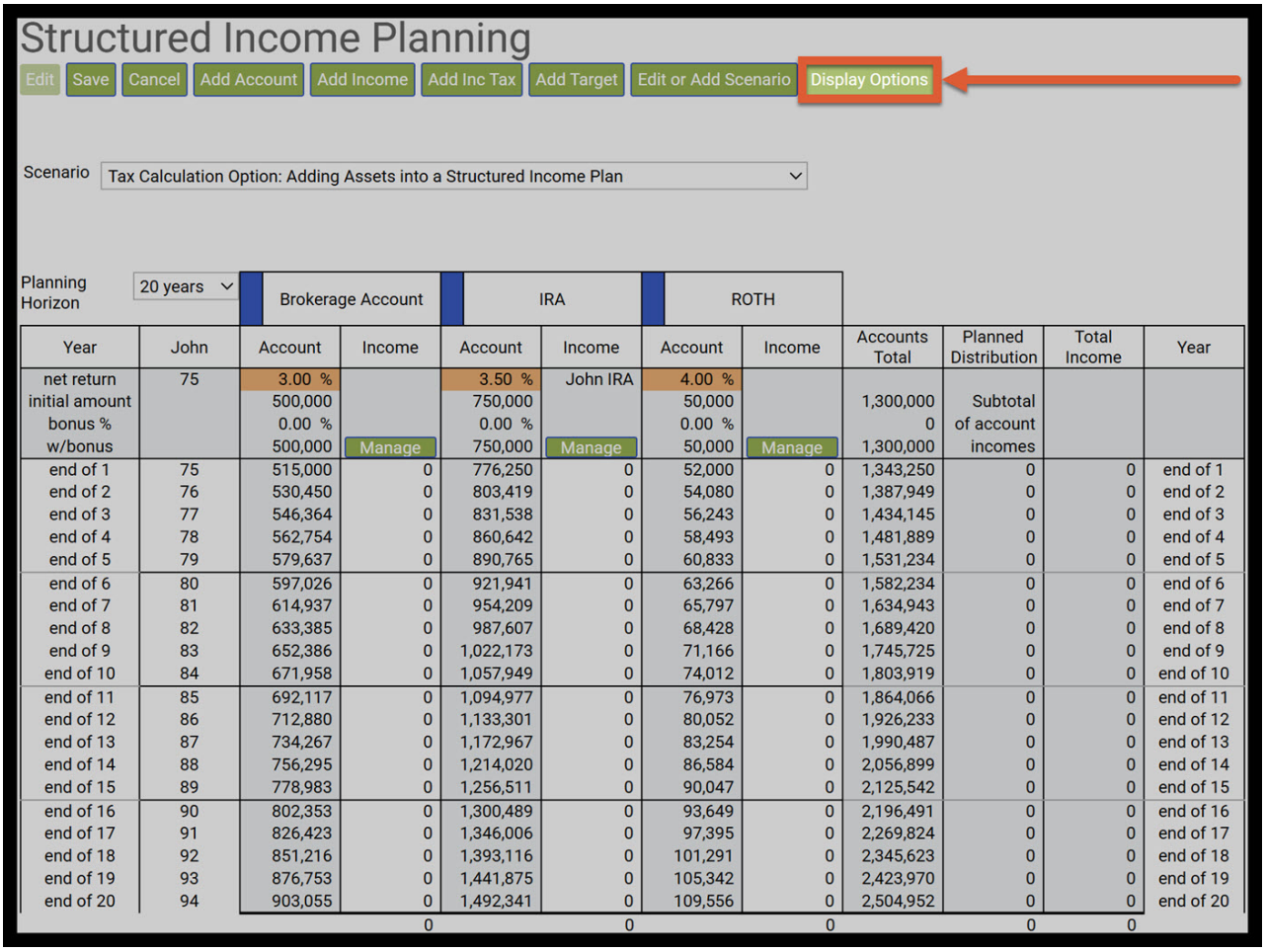
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

		Brokerage Account		IRA		ROTH					
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
bonus %		0.00 %		0.00 %		0.00 %		0	of account		
w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes		
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

Step 14: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.



Structured Income Planning

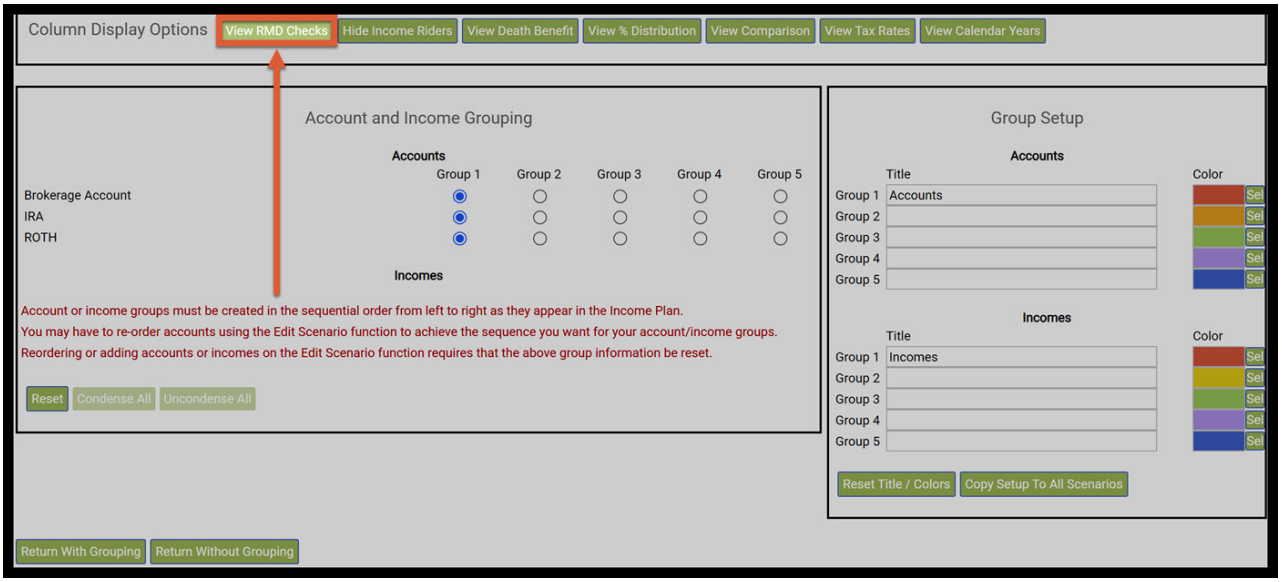
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

		Brokerage Account		IRA		ROTH					
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
bonus %		0.00 %		0.00 %		0.00 %		0	of account		
w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes		
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

Step 15: Column Display Options: Click on the green View RMD Checks button within the Column Display Options table.



Column Display Options: View RMD Checks | Hide Income Riders | View Death Benefit | View % Distribution | View Comparison | View Tax Rates | View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Brokerage Account	●	○	○	○	○
IRA	●	○	○	○	○
ROTH	●	○	○	○	○

Incomes

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset | Condense All | Uncondense All

Group Setup

Accounts

	Title	Color
Group 1	Accounts	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Incomes

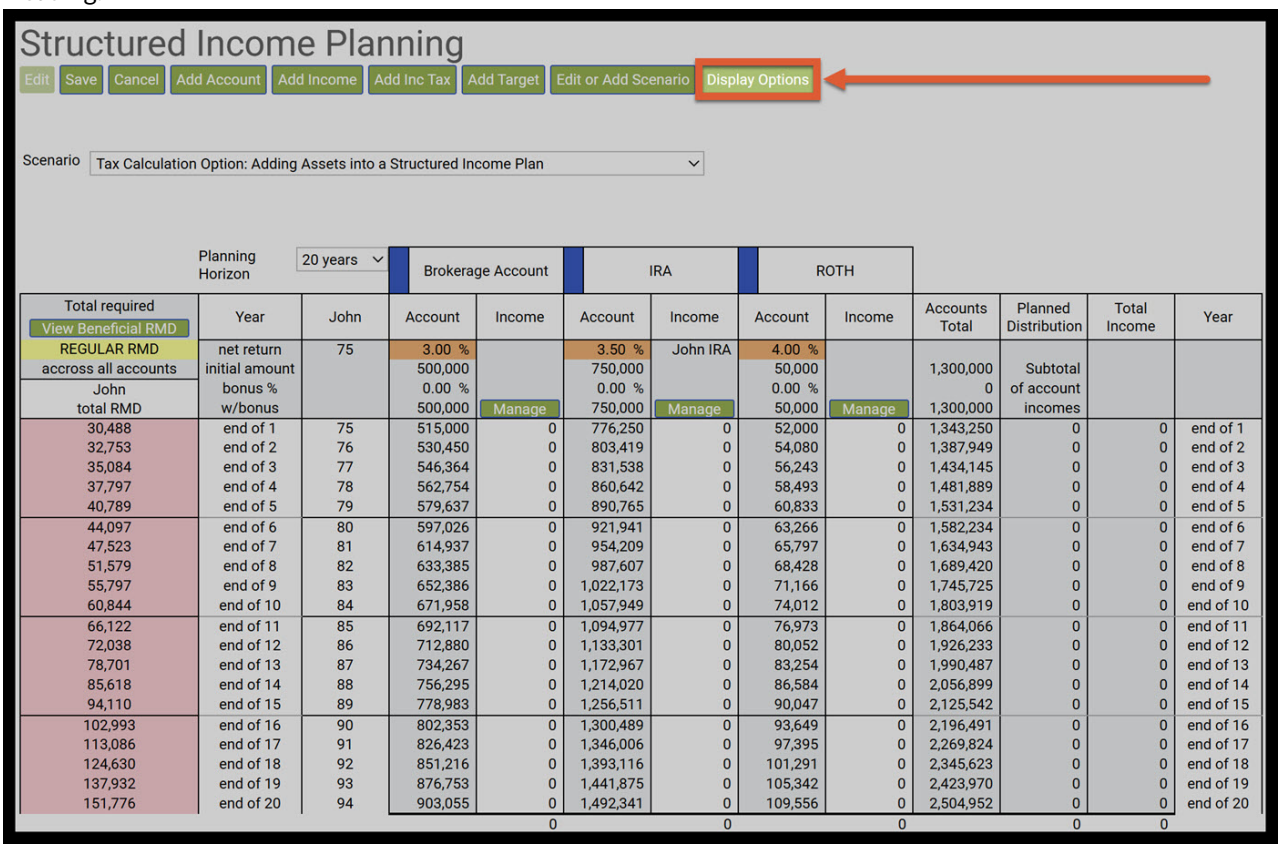
	Title	Color
Group 1	Incomes	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Reset Title / Colors | Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

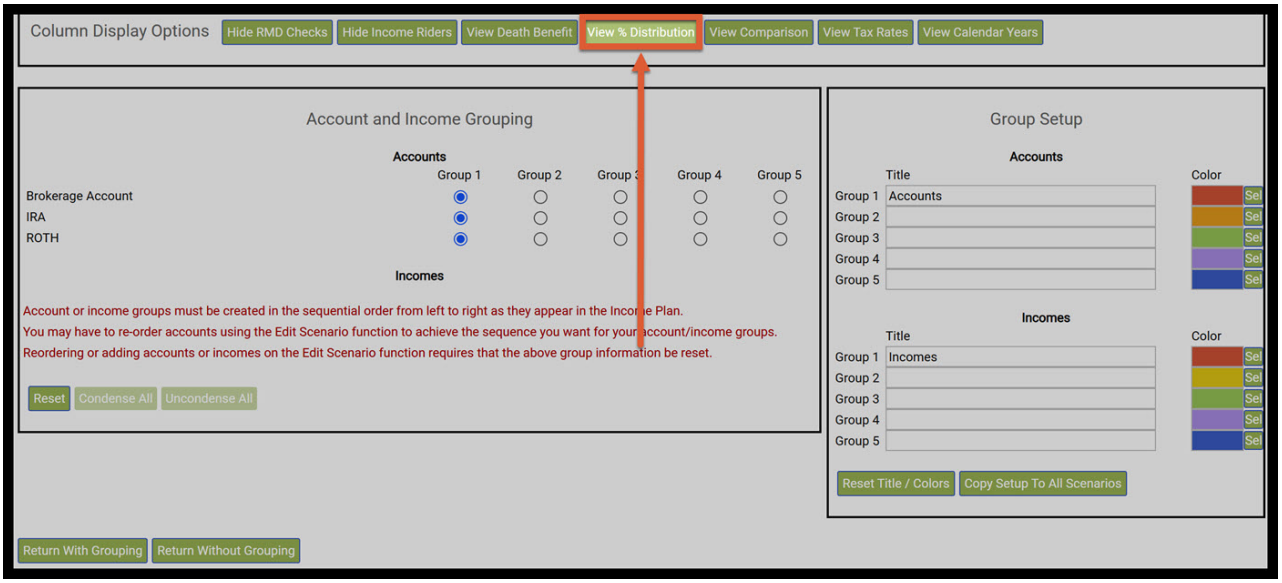
Step 16: Structured Income Plan RMD Column: A new column of RMD should have automatically appeared within the structured income plan.

Step 17: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

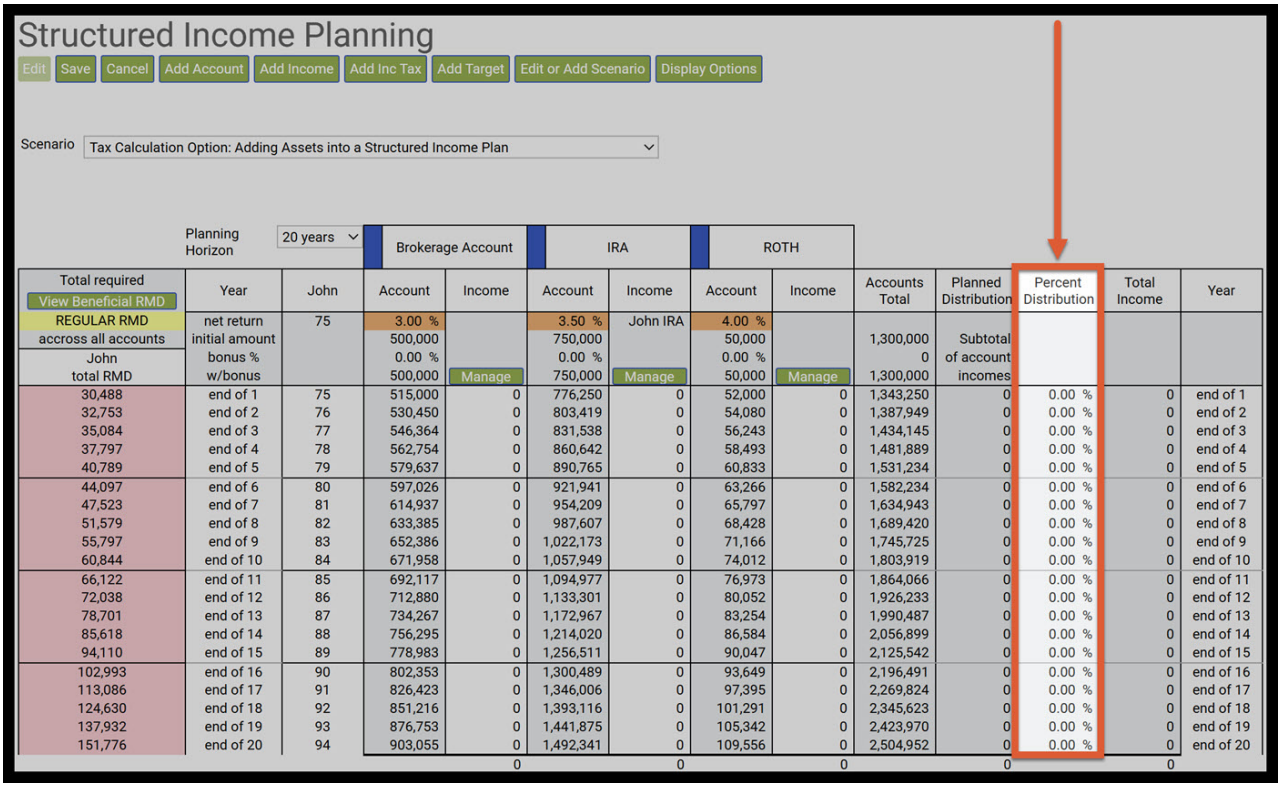


Total required View Beneficial RMD	Year	John	Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Total Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %					
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account		
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes		
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
				0		0		0		0	0	

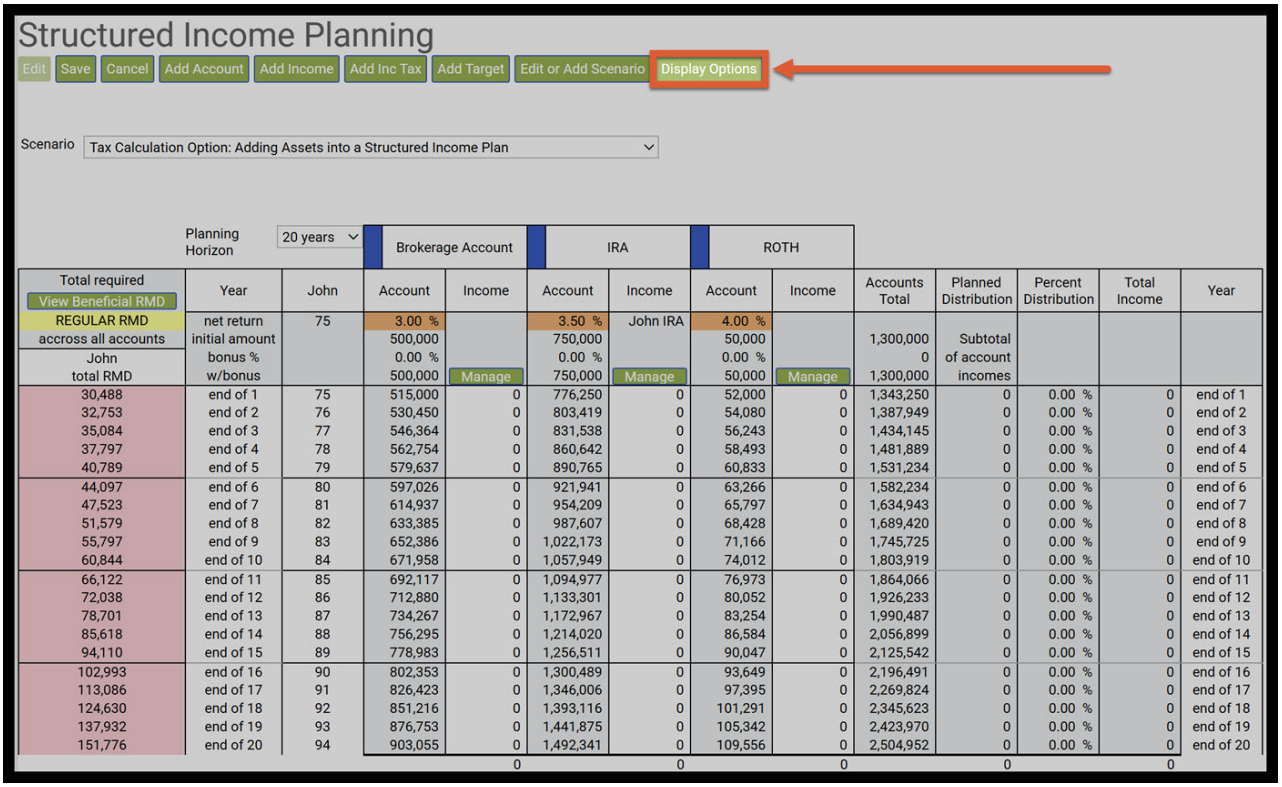
Step 18: Column Display Options: Click on the green View % Distribution button within the Column Display Options table.



Step 19: Structured Income Plan View % Distribution Column: A new column should have automatically appeared called the Percent Distribution.



Step 20: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.



Structured Income Planning

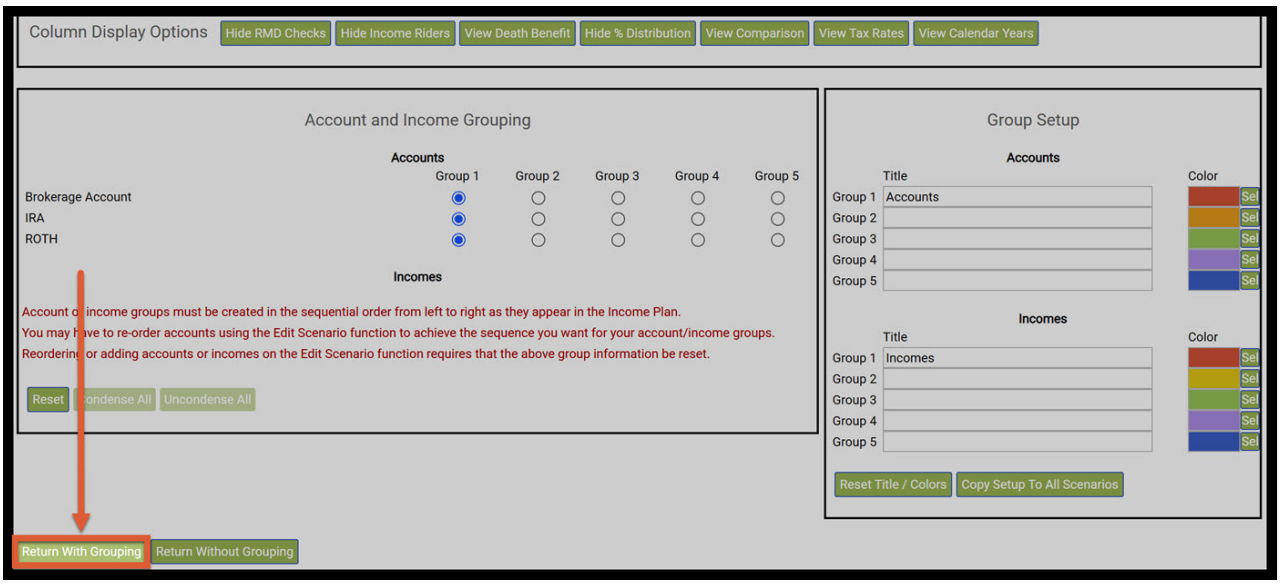
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required / View Beneficial RMD	Year	John	Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	end of 20
				0		0		0		0		0	

Step 21: Column Display Options: Click on the green Return with Grouping button located in the left hand side of the table.



Column Display Options: Hide RMD Checks | Hide Income Riders | View Death Benefit | Hide % Distribution | View Comparison | View Tax Rates | View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Brokerage Account	●	○	○	○	○
IRA	●	○	○	○	○
ROTH	●	○	○	○	○

Incomes

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset | Condense All | Uncondense All

Group Setup

Accounts

	Title	Color
Group 1	Accounts	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

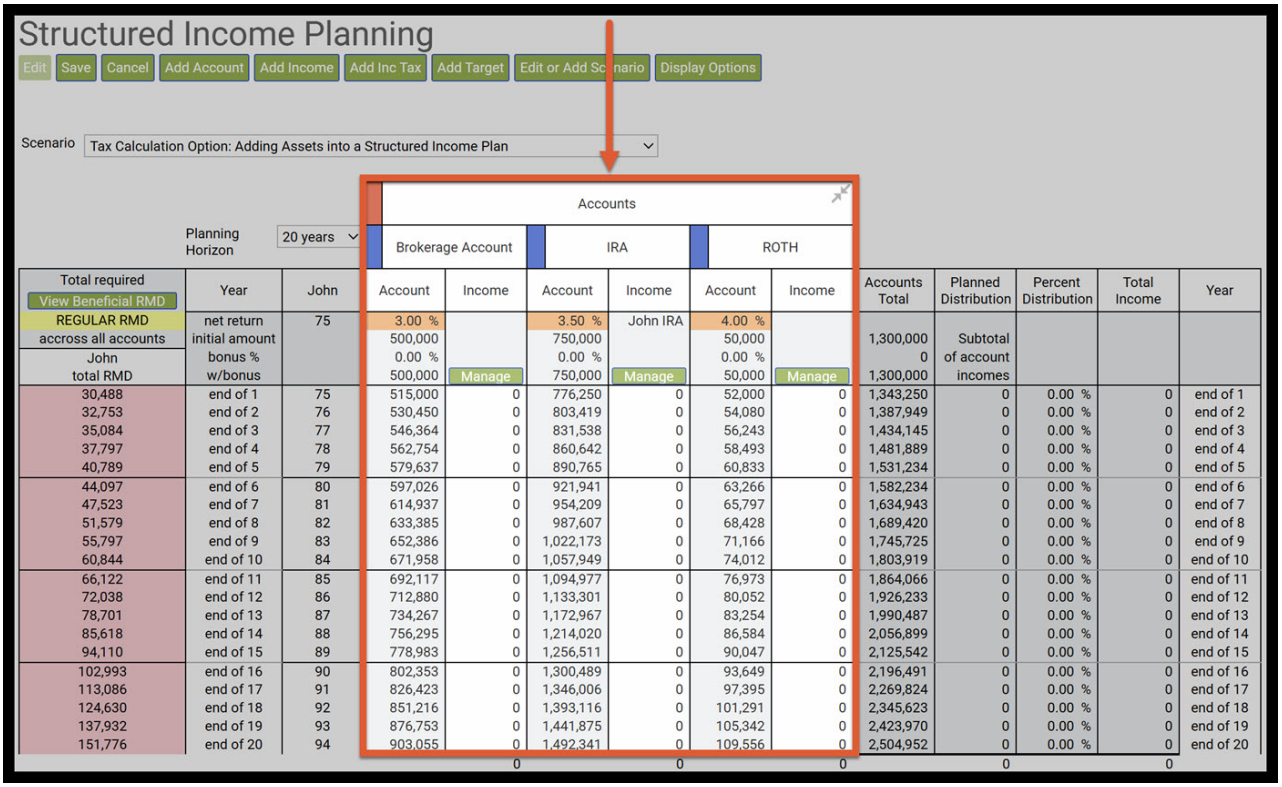
Incomes

	Title	Color
Group 1	Incomes	Sel
Group 2		Sel
Group 3		Sel
Group 4		Sel
Group 5		Sel

Reset Title / Colors | Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

Step 22: Structured Income Plan: The Assets should have automatically been grouped into the Accounts group.



Structured Income Planning

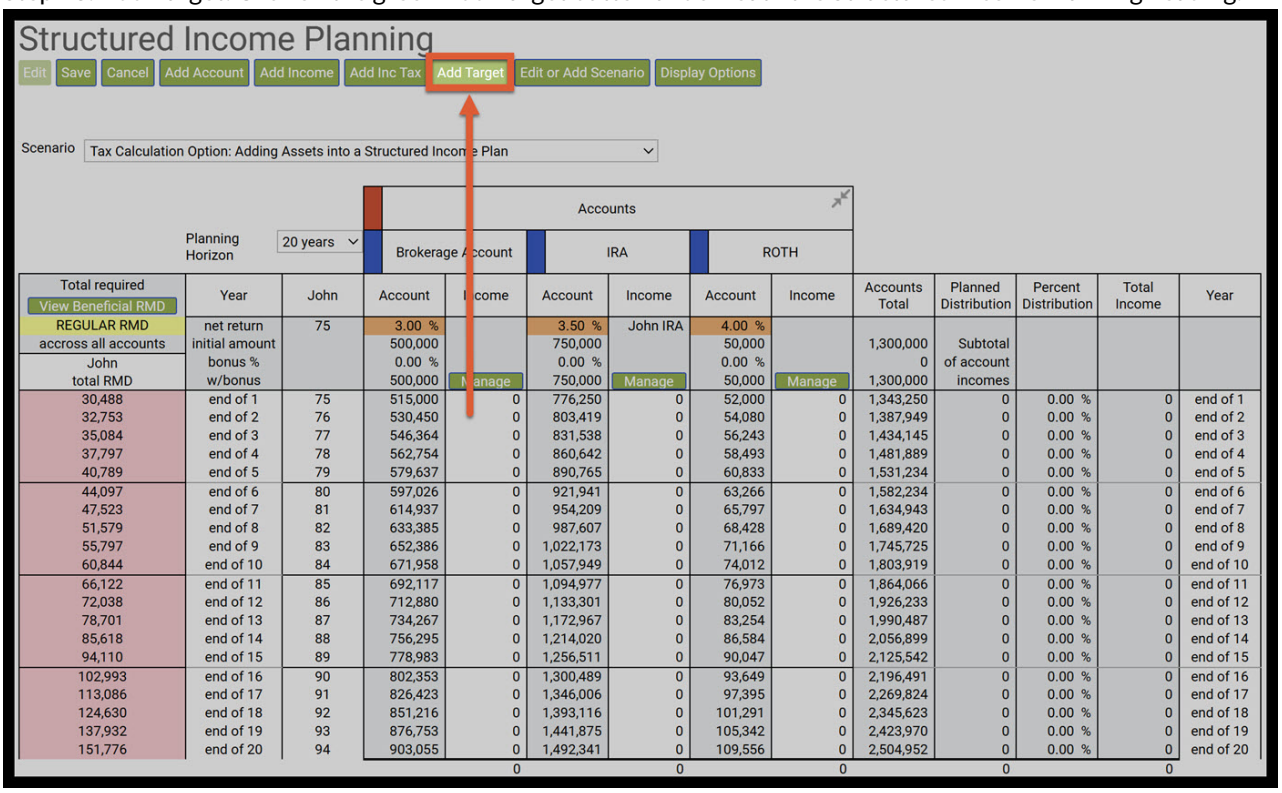
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	end of 20
				0		0		0		0		0	

Step 23: Add Target: Click on the green Add Target button underneath the Structured Income Planning heading.



Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

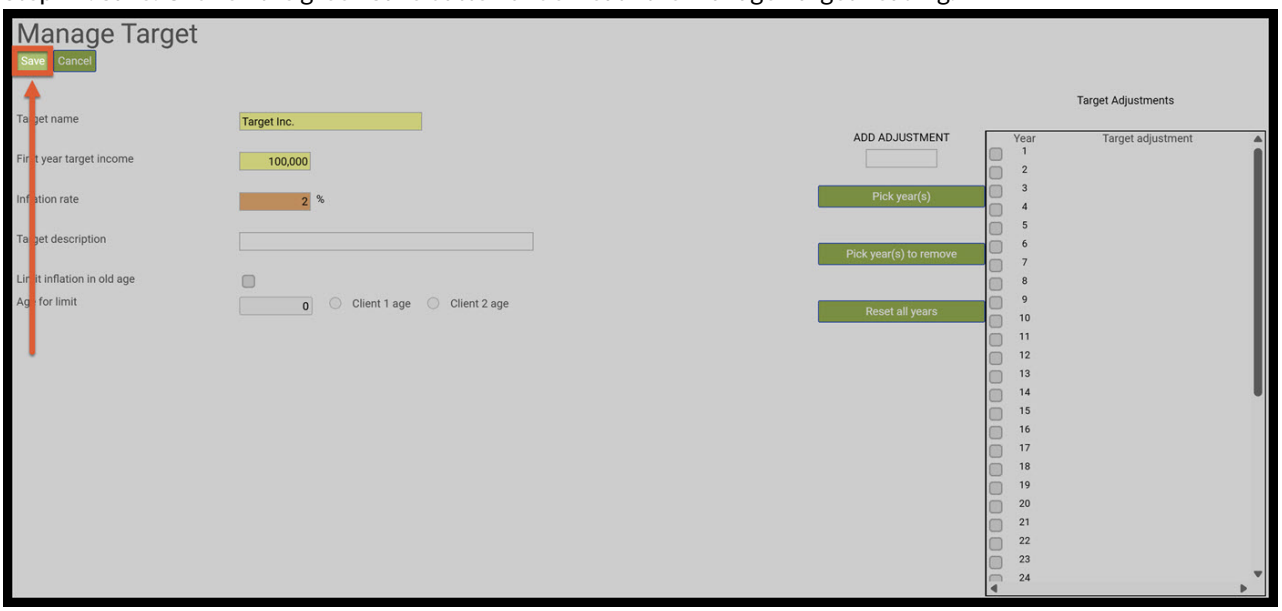
Total required (View Beneficial RMD)	Year	John	Accounts: Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	end of 20
				0		0		0		0		0	

Step 24: Target Name: Edit the target name if you chose to.

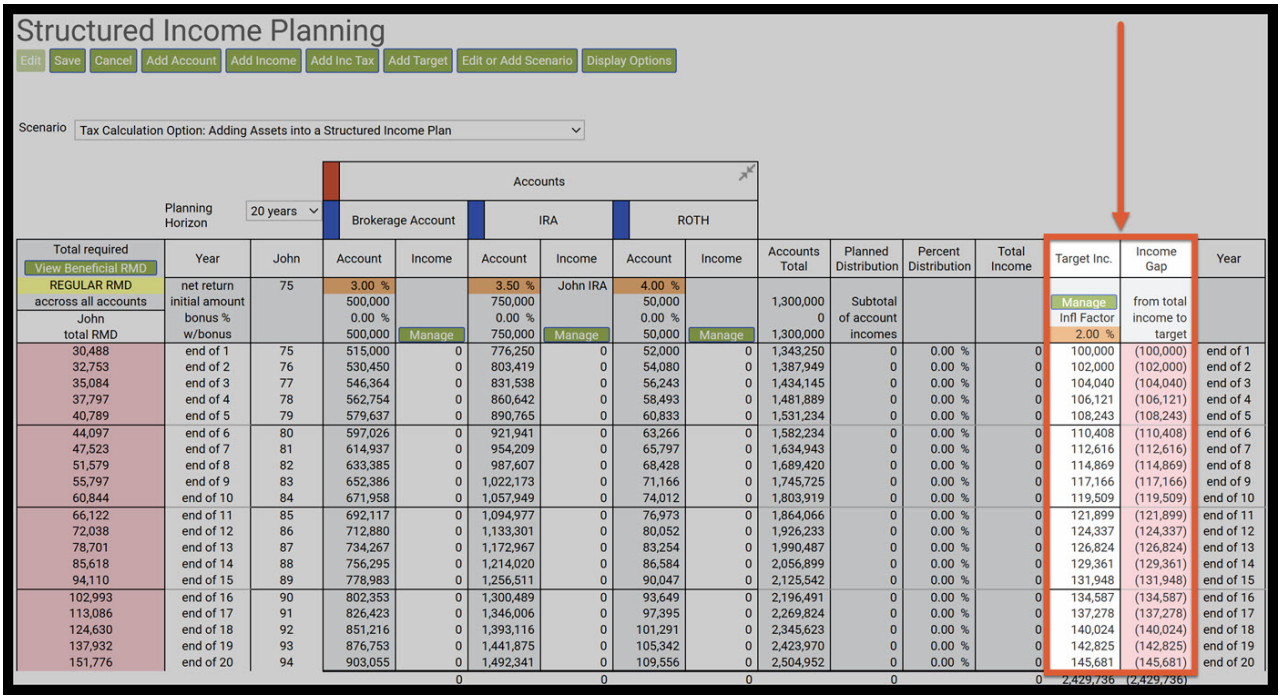
Step 25: First Year Target Income: Enter in the first-year target income.

Step 26: Inflation Rate: Enter in inflation rate.

Step 27: Save: Click on the green Save button underneath the Manage Target heading.



Step 28: Structured Income Plan: A two new columns has automatically appeared on the Structrued Income Plan, the Target Inc. and the Income Gap.



Structured Income Planning

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

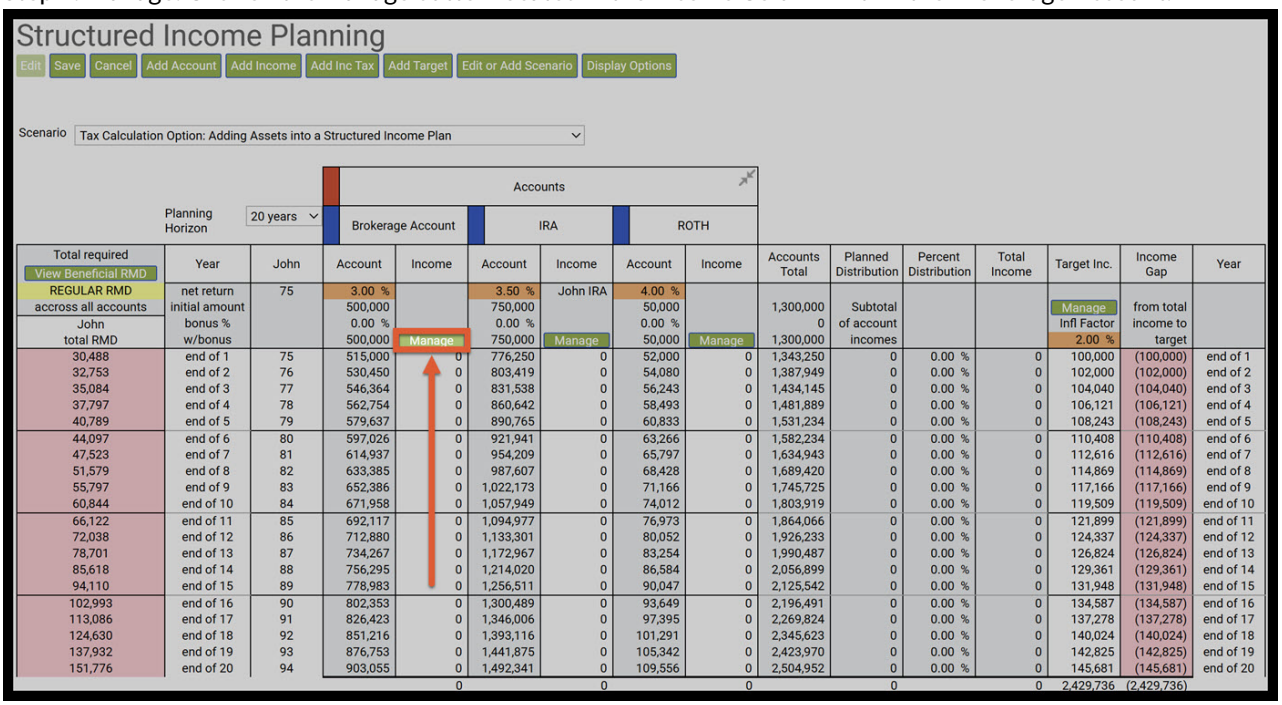
Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	100,000	(100,000)	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	102,000	(102,000)	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	104,040	(104,040)	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	106,121	(106,121)	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	108,243	(108,243)	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	110,408	(110,408)	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	145,681	(145,681)	end of 20
				0		0		0		0		0	2,429,736	(2,429,736)	

Part Two: Tax Option Configuration

Step 1: Manage: Click on the manage button located in the Income Column within the Brokerage Account.



Structured Income Planning

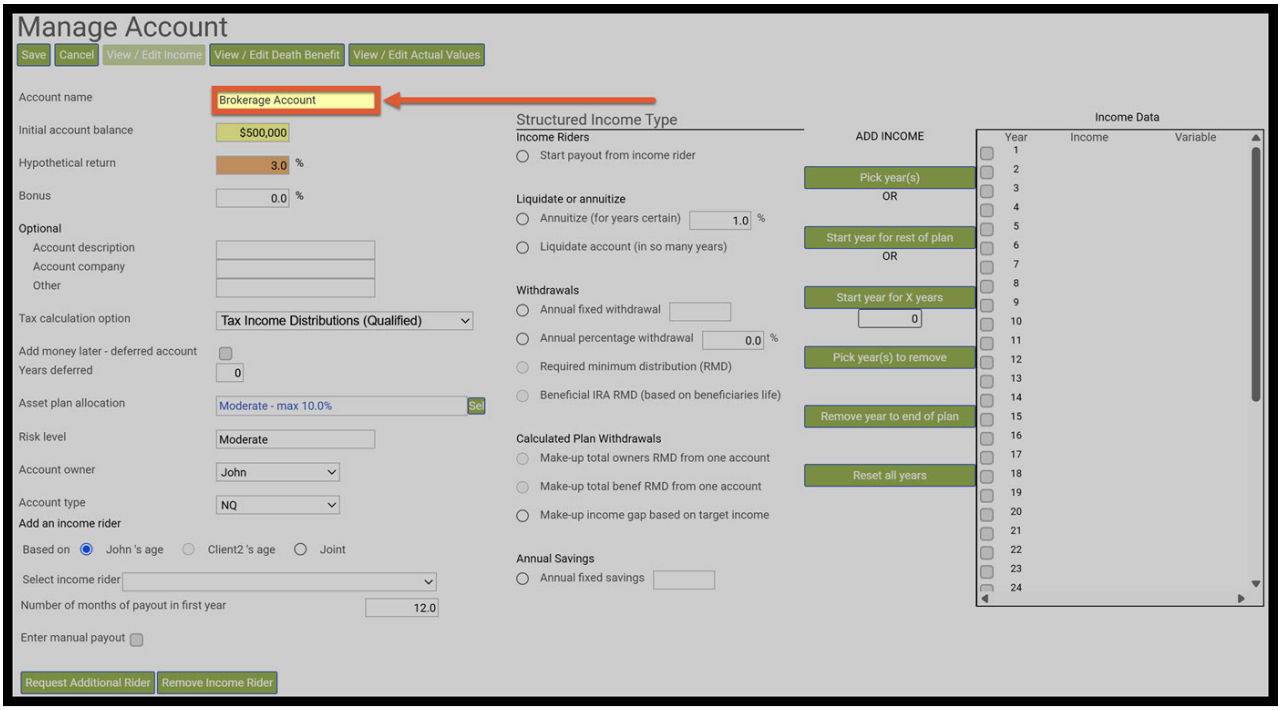
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

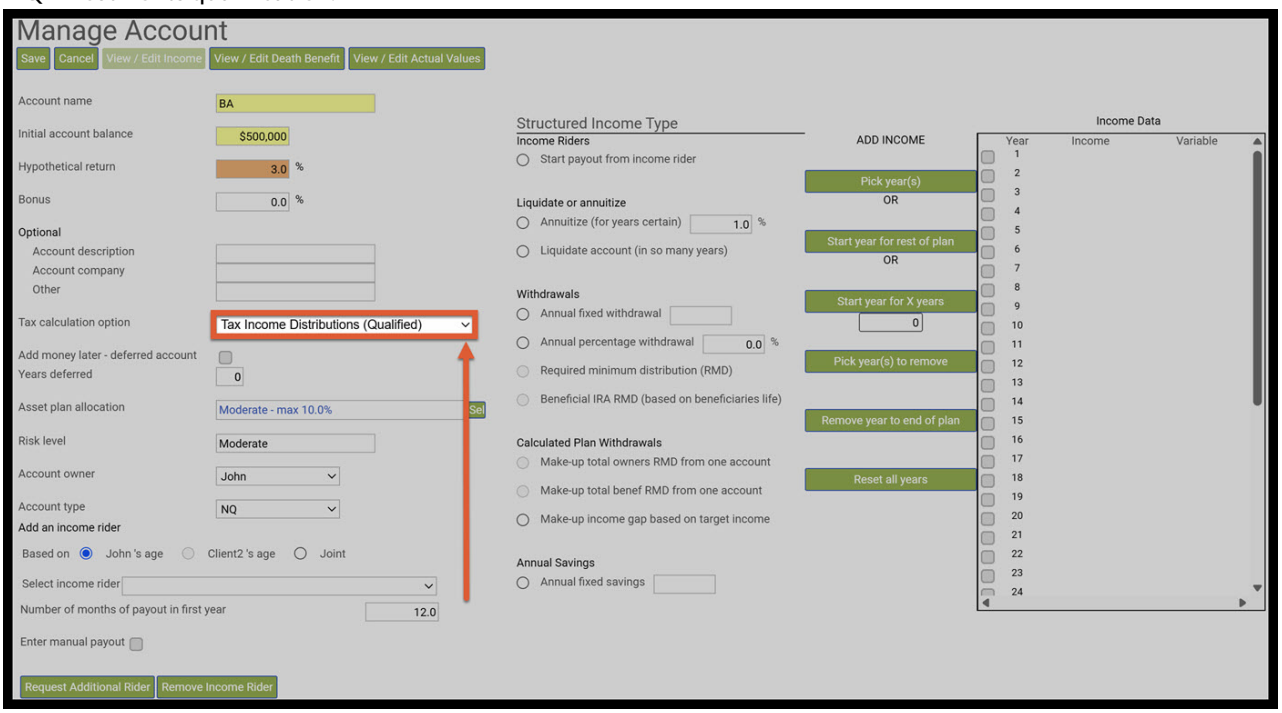
Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: Brokerage Account Account	Brokerage Account Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	100,000	(100,000)	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	102,000	(102,000)	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	104,040	(104,040)	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	106,121	(106,121)	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	108,243	(108,243)	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	110,408	(110,408)	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	145,681	(145,681)	end of 20
				0		0		0		0		0	2,429,736	(2,429,736)	

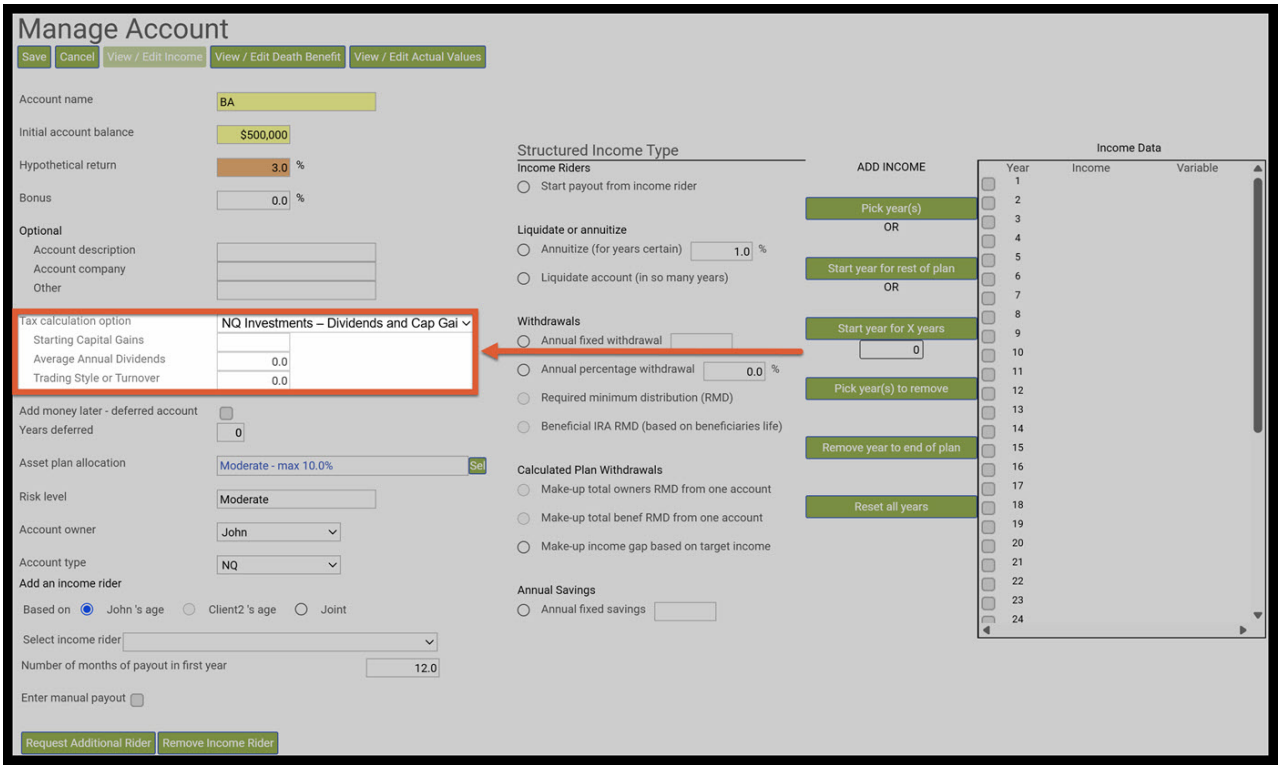
Step 2: Account Name: Edit the name if you chose too.



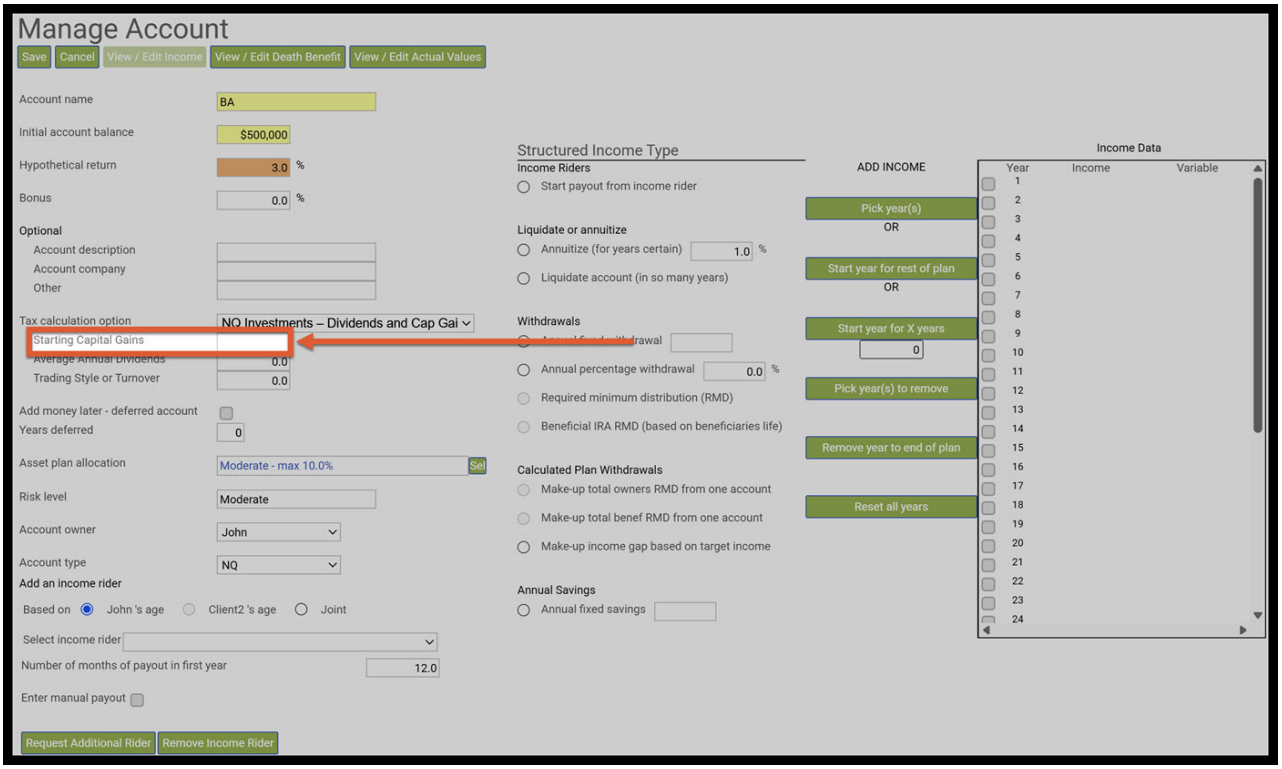
Step 3: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow in the Tax Calculation Textbox and select NQ Investments – Dividends and Capital Gains. If you have a taxable investment account you should use the NQ Investments qualification.



Step 4: NQ Investments-Dividends and Capital Gains: Three new textboxes should have automatically appeared on the screen. Starting Capital Gains, Average Annual Dividends, Trading Style or Turnover.

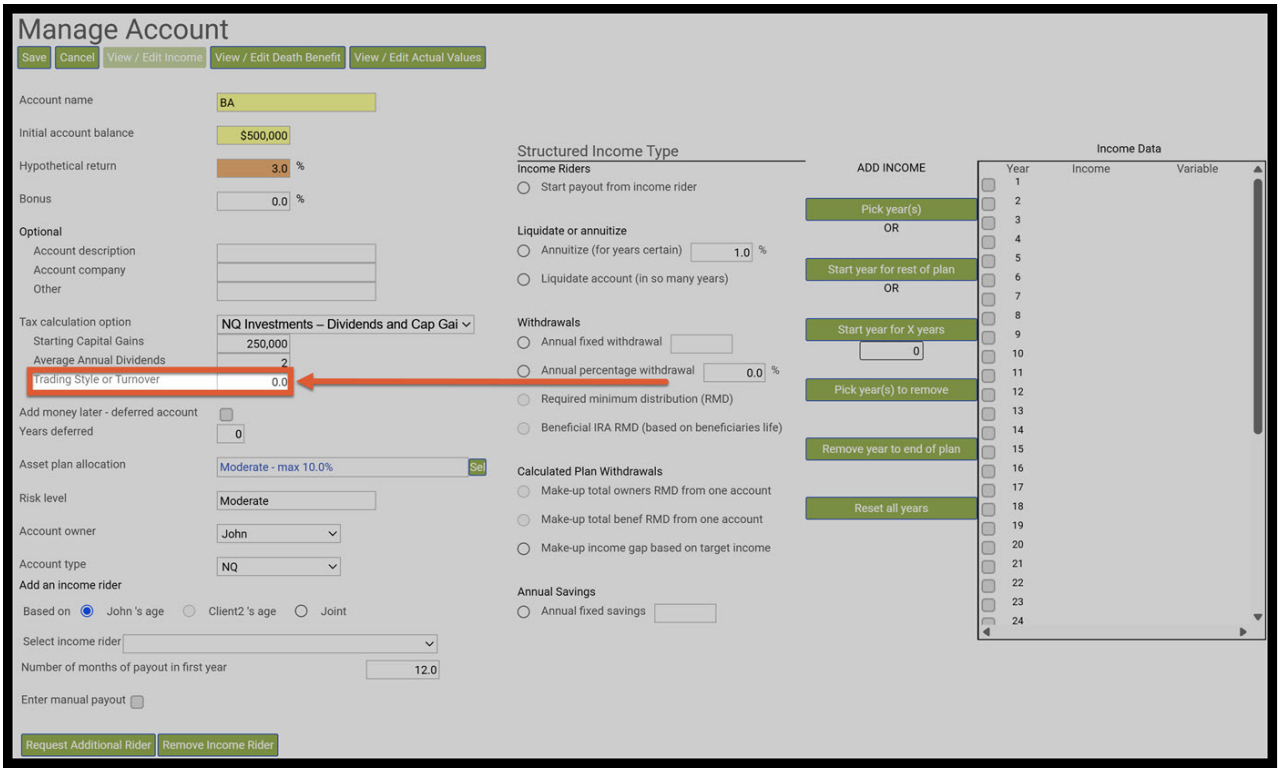


Step 5: Starting Capital Gains: SIPS allows you to realize any starting unrealized capital gains in an account. For this hypothetical example the starting capital gains will be $250,000.

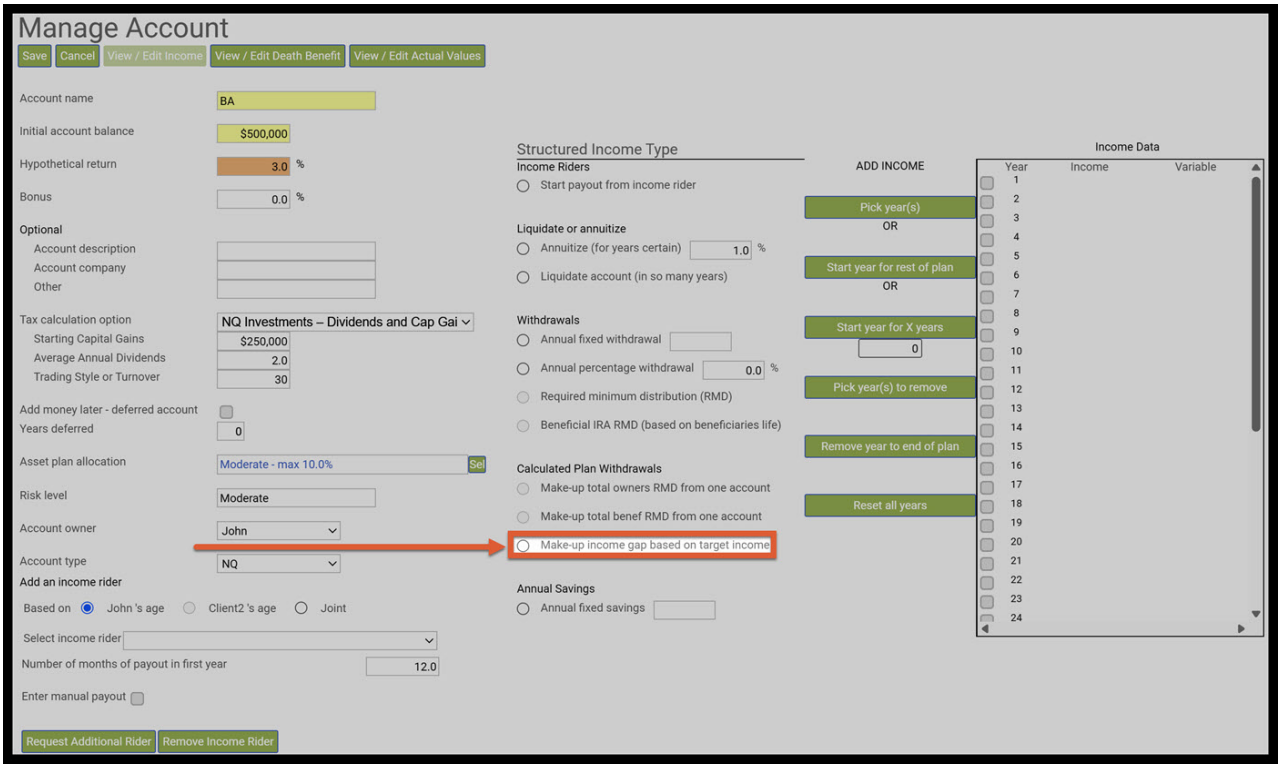


Step 6: Average Annual Dividends: For this hypothetical example the average annual dividends will be set at 2%. The total hypotethical return is 5%. SIPS automatically calculates tax liabilities for both withdrawals and the annual growth of your account. SIPS will assume 2% of the 5% annual growth is taxed as a dividend each year. The remaining 3% will be allocated as capital gains, which are the profits subject to tax when assets are sold.

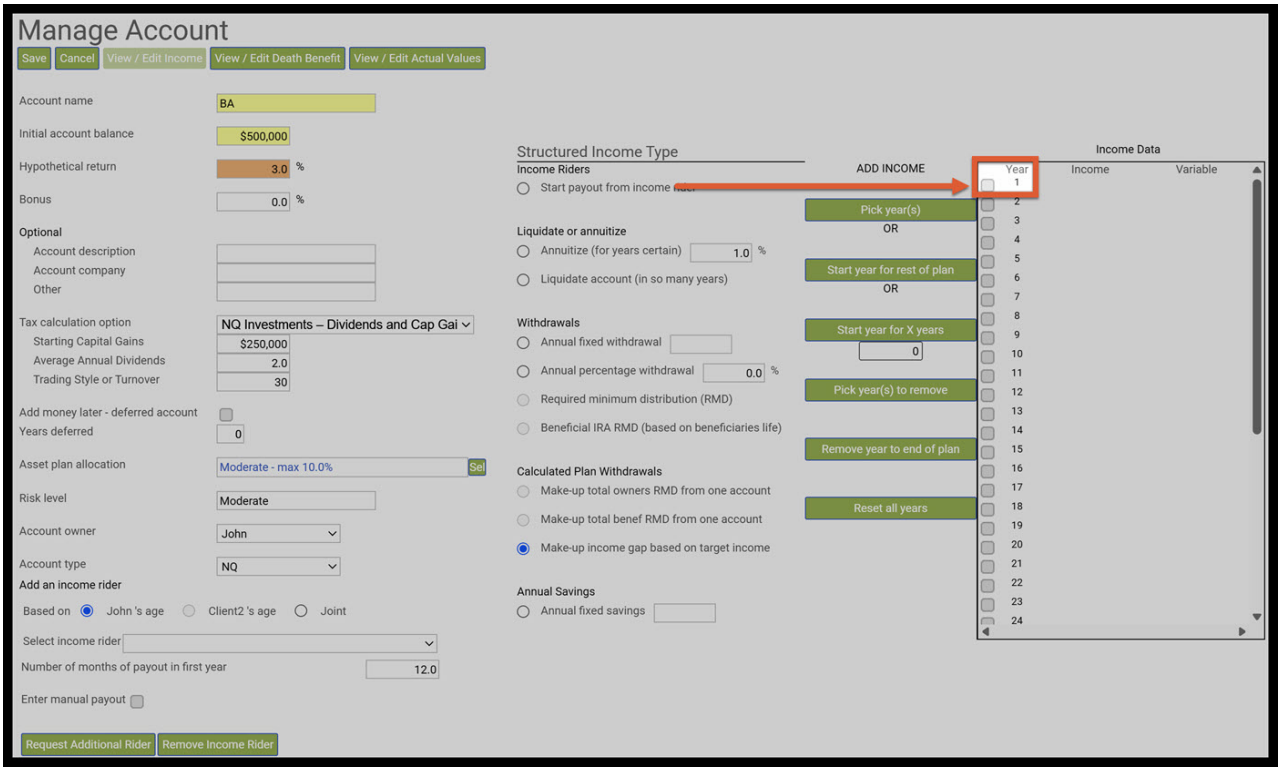
Step 7: Trading Style or Turnover: You can tell SIPS how frequently the account is traded by using the Trading Style or Turnover textbox. Enter in a number in between 0 to 100 to indicate how frequently the account's assets are traded. A value of 0 means no trading, while 100 indicates a complete annual turnover (all assets sold and re-bought). For this hypothetical example we will use 30%, since this is a managed account that undergoes periodic buying and selling to maintain its investment strategy or rebalance for dividends.



Step 8: Structured Income Type Calculated Plan Withdraws: Click on the radio button for Make-up income gap based on target income within the Calculated Plan Withdraws subsection.

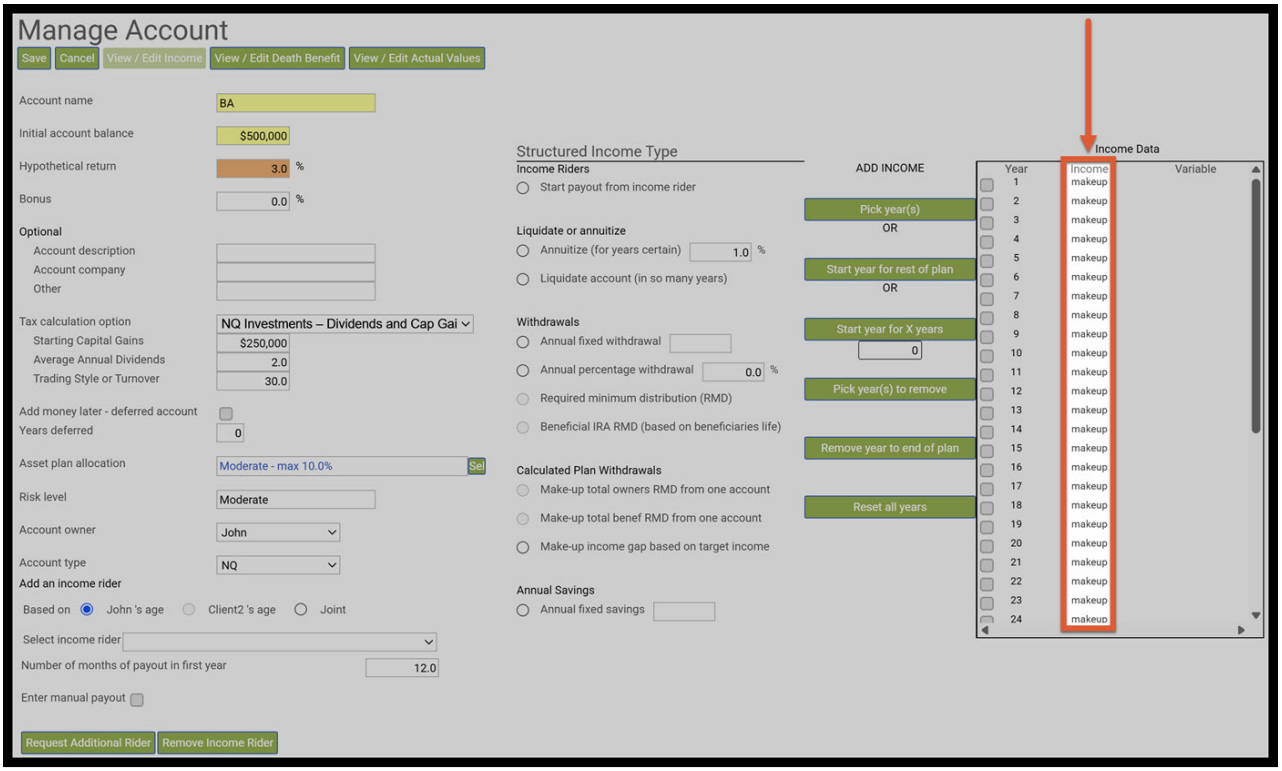


Step 9: Income Data Table: Click on the text box for year one.

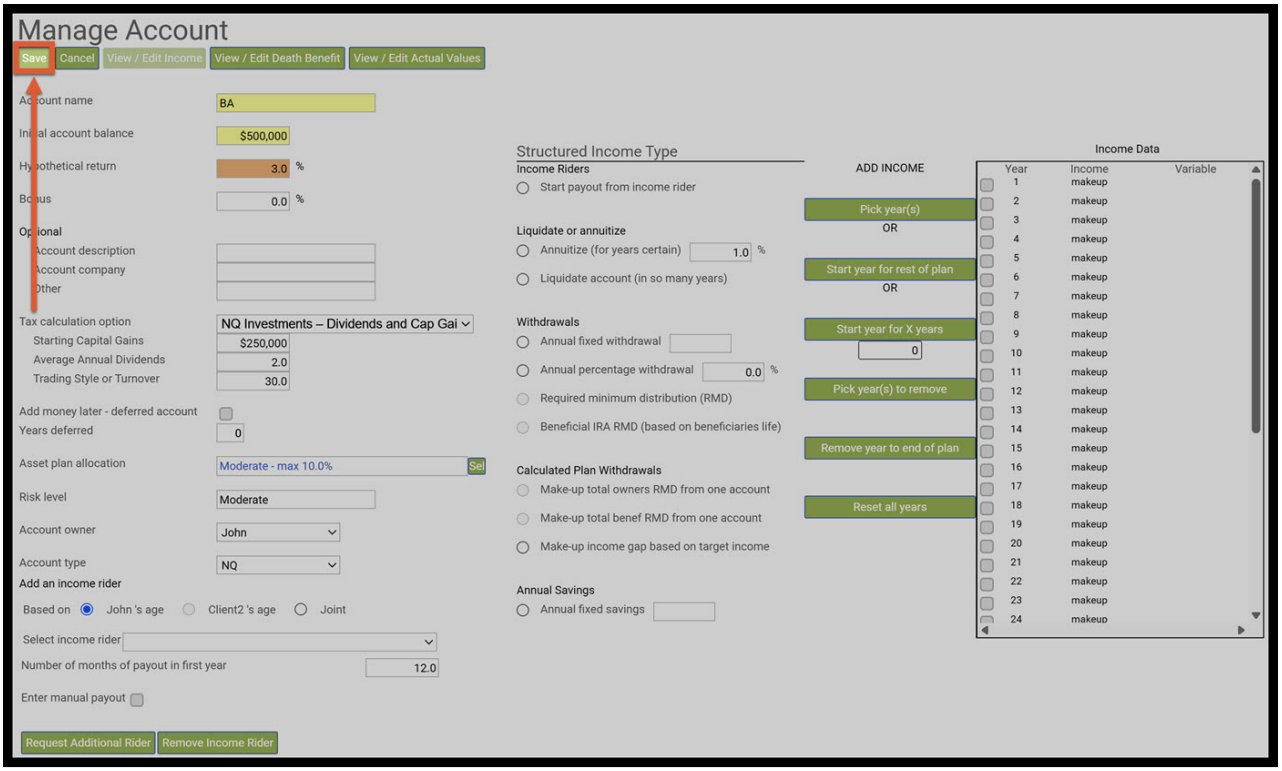


Step 10: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.

Step 11: Income Data Table: The term “makeup” should automatically be filtered into the Income column of the Income Data Table.



Step 12: Save: Click on the green Save button underneath the Manage Account heading.



Step 13: Structured Income Plan: You should have automatically be taken back to the structured income plan.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

			Accounts												
			BA		IRA		ROTH								
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	415,000	100,000	776,250	0	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
32,753	end of 2	76	325,450	102,000	803,419	0	54,080	0	1,182,949	102,000	8.21 %	102,000	102,000	0	end of 2
35,084	end of 3	77	231,174	104,040	831,538	0	56,243	0	1,118,955	104,040	8.80 %	104,040	104,040	0	end of 3
37,797	end of 4	78	131,988	106,121	860,642	0	58,493	0	1,051,123	106,121	9.48 %	106,121	106,121	0	end of 4
40,789	end of 5	79	27,704	108,243	890,765	0	60,833	0	979,302	108,243	10.30 %	108,243	108,243	0	end of 5
44,097	end of 6	80	0	28,535	921,941	0	63,266	0	985,207	28,535	2.91 %	28,535	110,408	(81,873)	end of 6
47,523	end of 7	81	0	0	954,209	0	65,797	0	1,020,006	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	0	0	987,607	0	68,428	0	1,056,035	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	0	0	1,022,173	0	71,166	0	1,093,338	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	0	0	1,057,949	0	74,012	0	1,131,961	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	0	0	1,094,977	0	76,973	0	1,171,950	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	0	0	1,133,301	0	80,052	0	1,213,353	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	0	0	1,172,967	0	83,254	0	1,256,220	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	0	0	1,214,020	0	86,584	0	1,300,604	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	0	0	1,256,511	0	90,047	0	1,346,558	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	0	0	1,300,489	0	93,649	0	1,394,138	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	0	0	1,346,006	0	97,395	0	1,443,401	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	0	0	1,393,116	0	101,291	0	1,494,407	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	0	0	1,441,875	0	105,342	0	1,547,218	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	0	0	1,492,341	0	109,556	0	1,601,897	0	0.00 %	0	145,681	(145,681)	end of 20
				548,940		0		0		548,940		548,940	2,429,736	(1,880,796)	

Step 14: BA Income Column: On the Income side of the BA Account it should have automatically be showing the withdrawn amounts.

Structured Income Planning

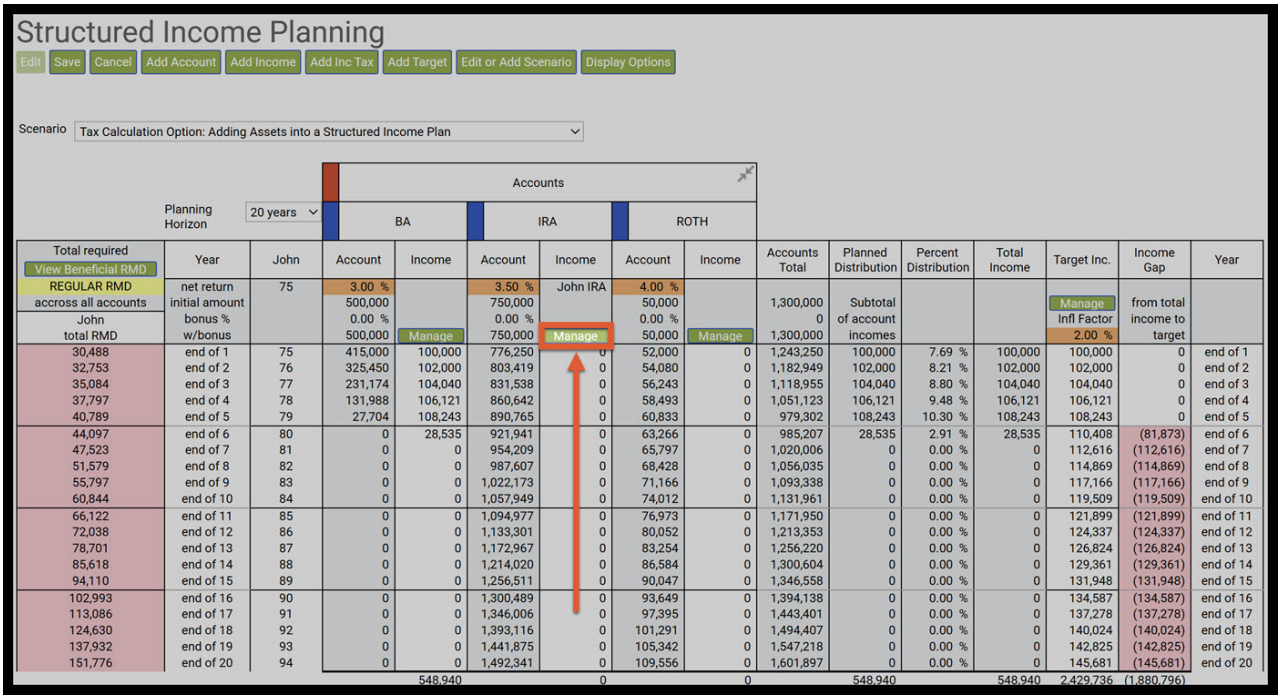
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

			Accounts												
			BA		IRA		ROTH								
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	415,000	100,000	776,250	0	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
32,753	end of 2	76	325,450	102,000	803,419	0	54,080	0	1,182,949	102,000	8.21 %	102,000	102,000	0	end of 2
35,084	end of 3	77	231,174	104,040	831,538	0	56,243	0	1,118,955	104,040	8.80 %	104,040	104,040	0	end of 3
37,797	end of 4	78	131,988	106,121	860,642	0	58,493	0	1,051,123	106,121	9.48 %	106,121	106,121	0	end of 4
40,789	end of 5	79	27,704	108,243	890,765	0	60,833	0	979,302	108,243	10.30 %	108,243	108,243	0	end of 5
44,097	end of 6	80	0	28,535	921,941	0	63,266	0	985,207	28,535	2.91 %	28,535	110,408	(81,873)	end of 6
47,523	end of 7	81	0	0	954,209	0	65,797	0	1,020,006	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	0	0	987,607	0	68,428	0	1,056,035	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	0	0	1,022,173	0	71,166	0	1,093,338	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	0	0	1,057,949	0	74,012	0	1,131,961	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	0	0	1,094,977	0	76,973	0	1,171,950	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	0	0	1,133,301	0	80,052	0	1,213,353	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	0	0	1,172,967	0	83,254	0	1,256,220	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	0	0	1,214,020	0	86,584	0	1,300,604	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	0	0	1,256,511	0	90,047	0	1,346,558	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	0	0	1,300,489	0	93,649	0	1,394,138	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	0	0	1,346,006	0	97,395	0	1,443,401	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	0	0	1,393,116	0	101,291	0	1,494,407	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	0	0	1,441,875	0	105,342	0	1,547,218	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	0	0	1,492,341	0	109,556	0	1,601,897	0	0.00 %	0	145,681	(145,681)	end of 20
				548,940		0		0		548,940		548,940	2,429,736	(1,880,796)	

Step 15: Manage: Click on the manage button located in the Income Column within the IRA Account.



Structured Income Planning

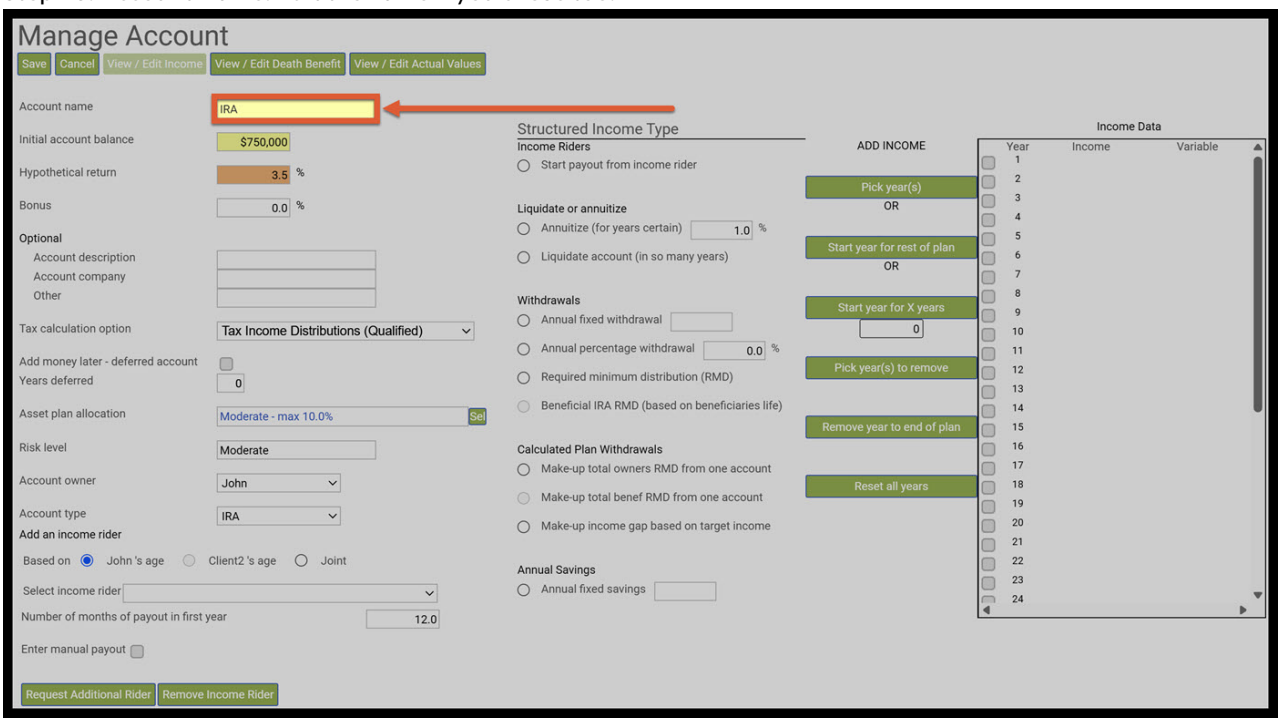
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts – BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	415,000	100,000	776,250	0	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
32,753	end of 2	76	325,450	102,000	803,419	0	54,080	0	1,182,949	102,000	8.21 %	102,000	102,000	0	end of 2
35,084	end of 3	77	231,174	104,040	831,538	0	56,243	0	1,118,955	104,040	8.80 %	104,040	104,040	0	end of 3
37,797	end of 4	78	131,988	106,121	860,642	0	58,493	0	1,051,123	106,121	9.48 %	106,121	106,121	0	end of 4
40,789	end of 5	79	27,704	108,243	890,765	0	60,833	0	979,302	108,243	10.30 %	108,243	108,243	0	end of 5
44,097	end of 6	80	0	28,535	921,941	0	63,266	0	985,207	28,535	2.91 %	28,535	110,408	(81,873)	end of 6
47,523	end of 7	81	0	0	954,209	0	65,797	0	1,020,006	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	0	0	987,607	0	68,428	0	1,056,035	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	0	0	1,022,173	0	71,166	0	1,093,338	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	0	0	1,057,949	0	74,012	0	1,131,961	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	0	0	1,094,977	0	76,973	0	1,171,950	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	0	0	1,133,301	0	80,052	0	1,213,353	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	0	0	1,172,967	0	83,254	0	1,256,220	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	0	0	1,214,020	0	86,584	0	1,300,604	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	0	0	1,256,511	0	90,047	0	1,346,558	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	0	0	1,300,489	0	93,649	0	1,394,138	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	0	0	1,346,006	0	97,395	0	1,443,401	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	0	0	1,393,116	0	101,291	0	1,494,407	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	0	0	1,441,875	0	105,342	0	1,547,218	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	0	0	1,492,341	0	109,556	0	1,601,897	0	0.00 %	0	145,681	(145,681)	end of 20
				548,940		0		0		548,940		548,940	2,429,736	(1,880,796)	

Step 16: Account Name: Edit the name if you chose too.



Manage Account

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

Account name: IRA

Initial account balance: $750,000

Hypothetical return: 3.5 %

Bonus: 0.0 %

Optional

Account description

Account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% | Sel

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider

Based on: John 's age | Client2 's age | Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider | Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

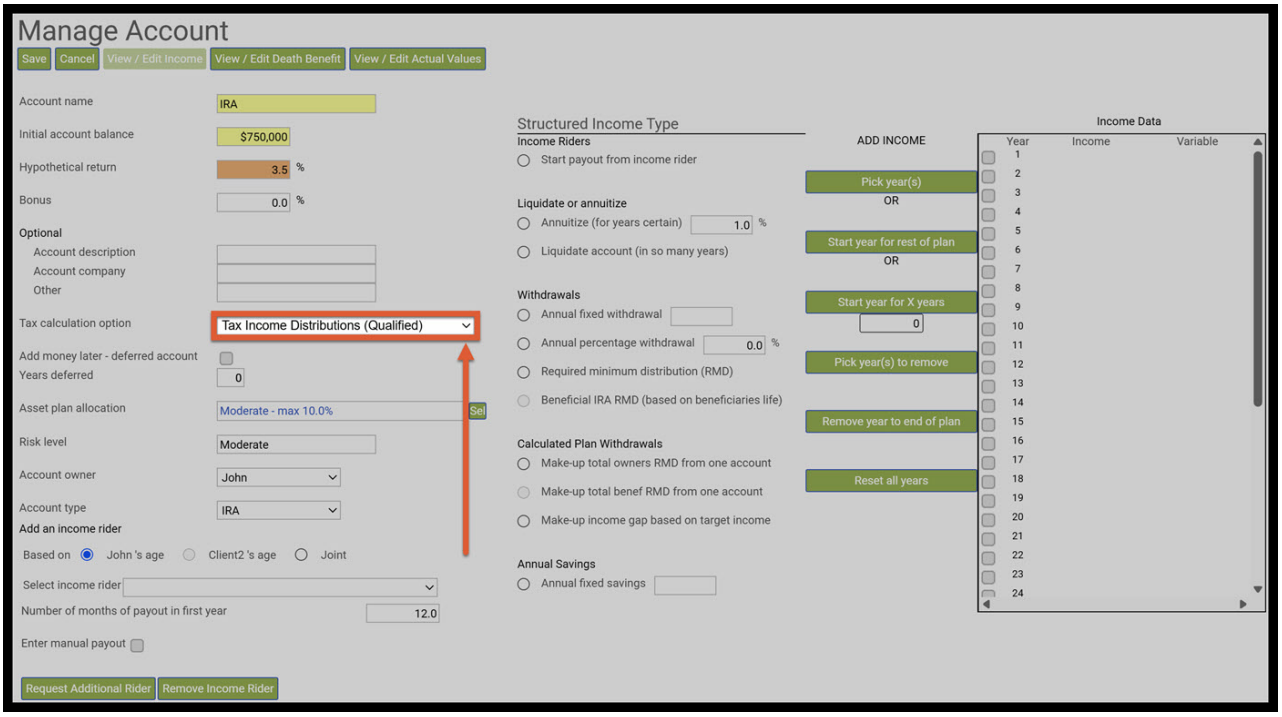
Remove year to end of plan

Reset all years

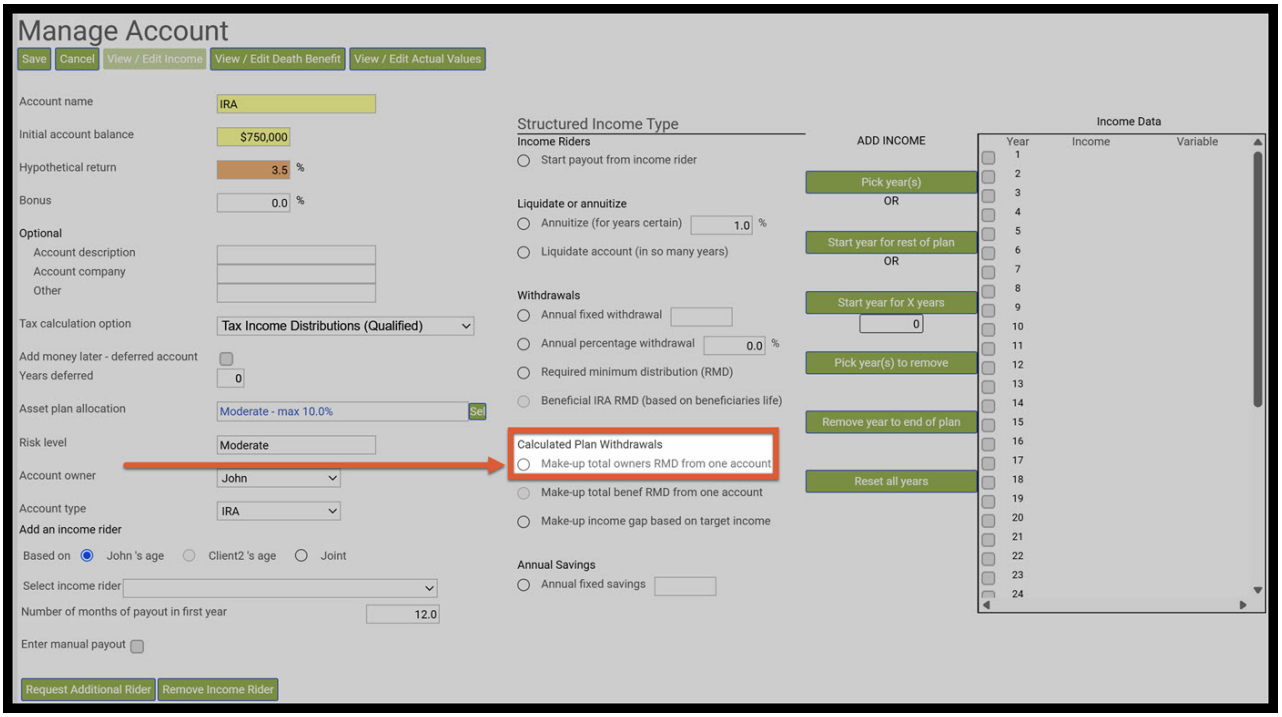
Income Data

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

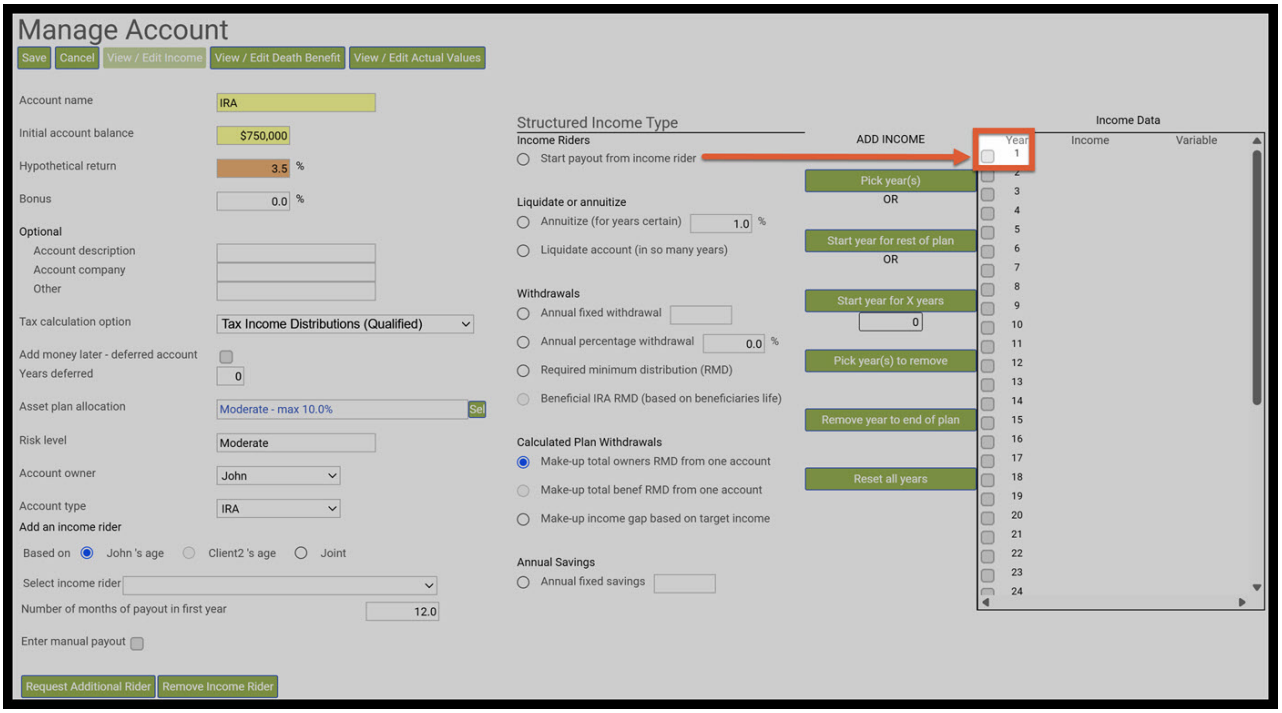
Step 17: Tax Calculation Option Textbox: The default setting for should be set at Tax Income Distributions (Qualified). If you have any type of qualified account like an IRA, 401(k), 403B, they should be marked as Tax Income Distributions (Qualified).



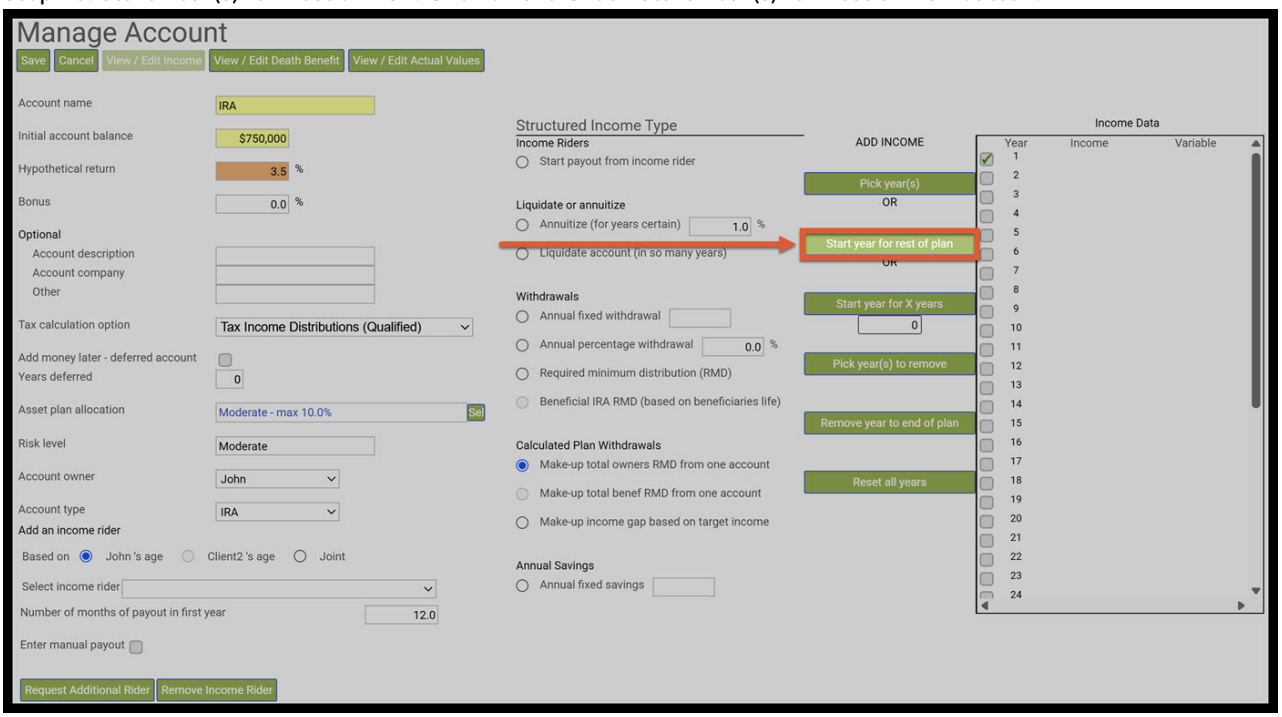
Step 18: Structured Income Type Calculated Plan Withdraws: Click on the radio button for Make-up total owners RMD from one account within the Calculated Plan Withdraws subsection.



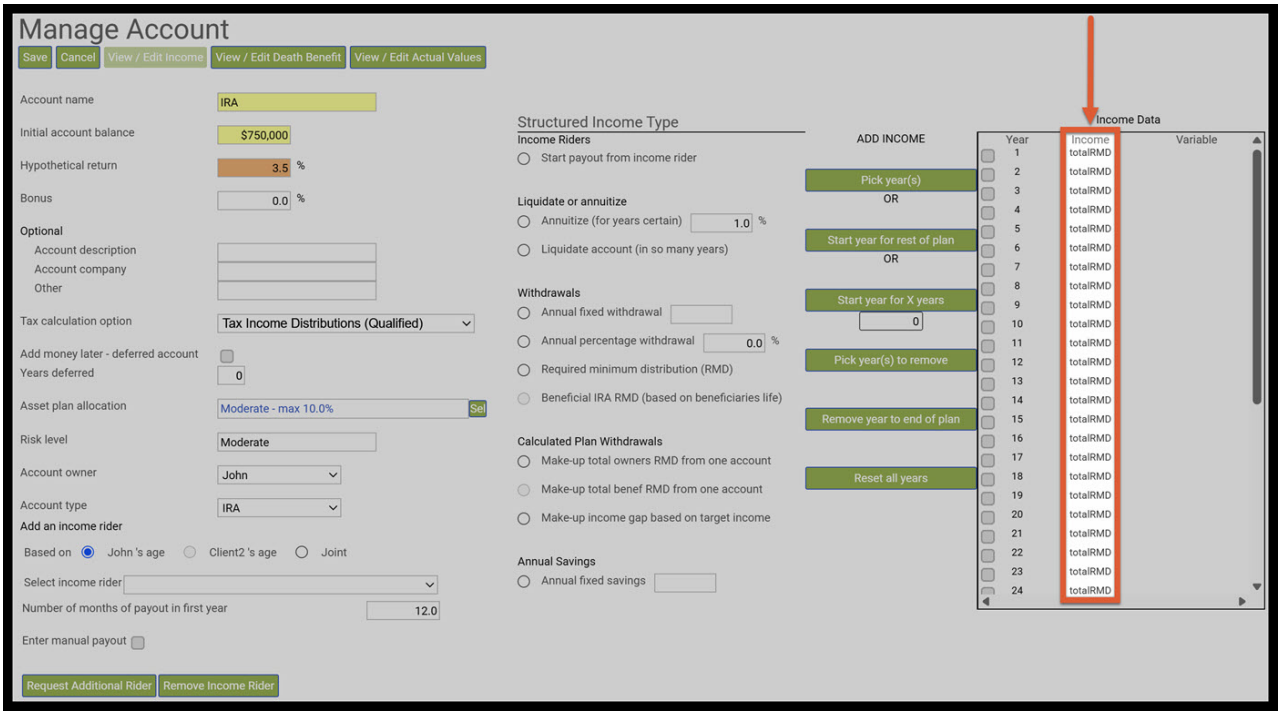
Step 19: Income Data Table: Click on the text box for year one.



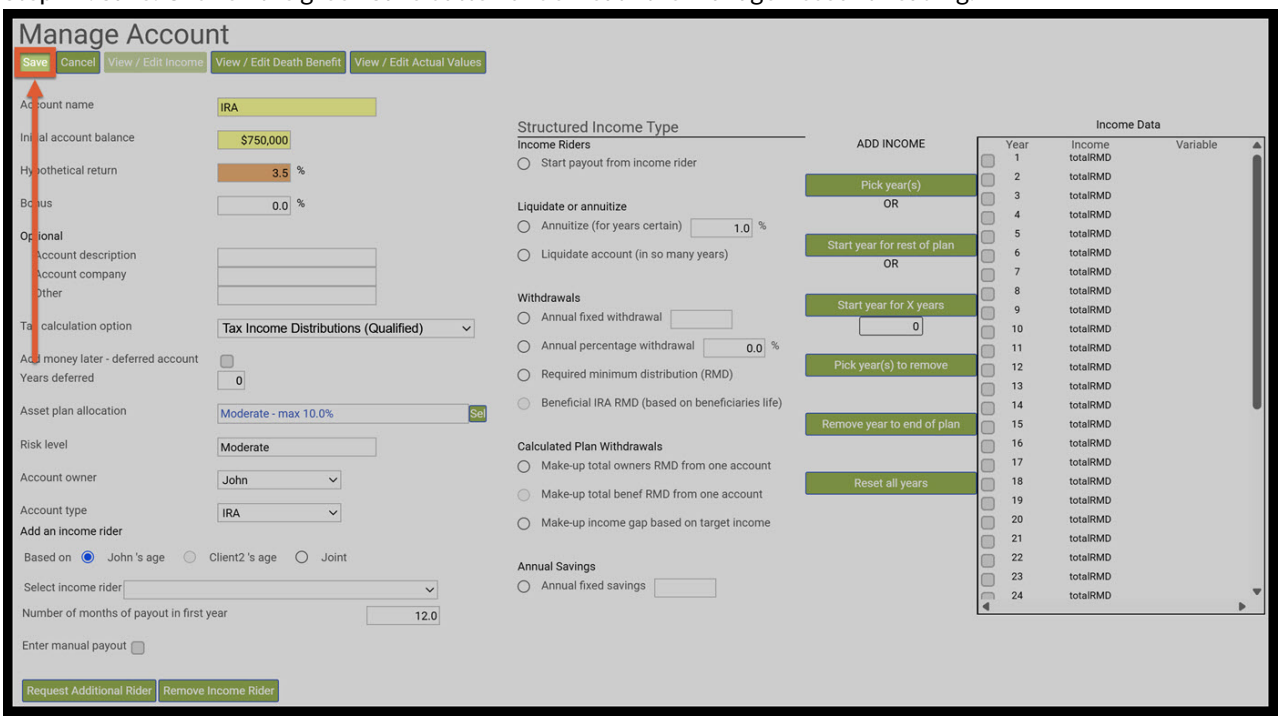
Step 20: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.



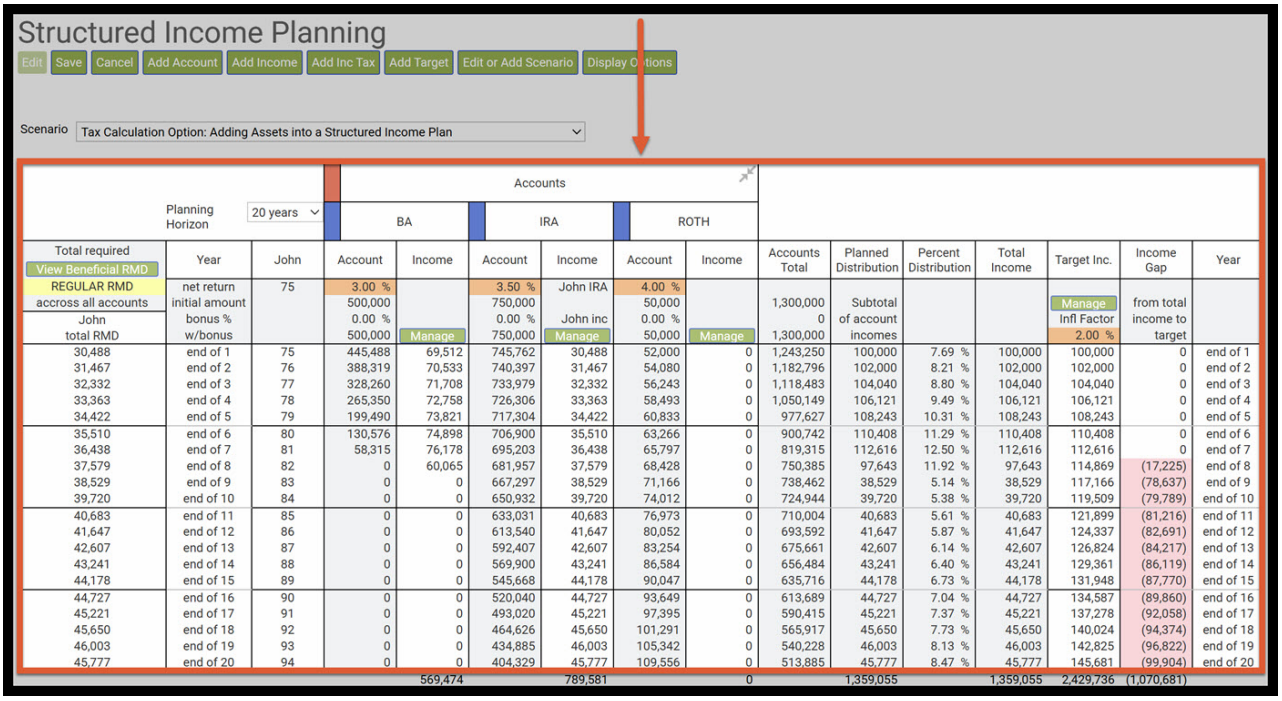
Step 21: Income Data Table: The term “totalRMD” should automatically be filtered into the Income column of the Income Data Table.



Step 22: Save: Click on the green Save button underneath the Manage Account heading.



Step 23: Structured Income Plan: You should have automatically be taken back to the structured income plan.



Structured Income Planning

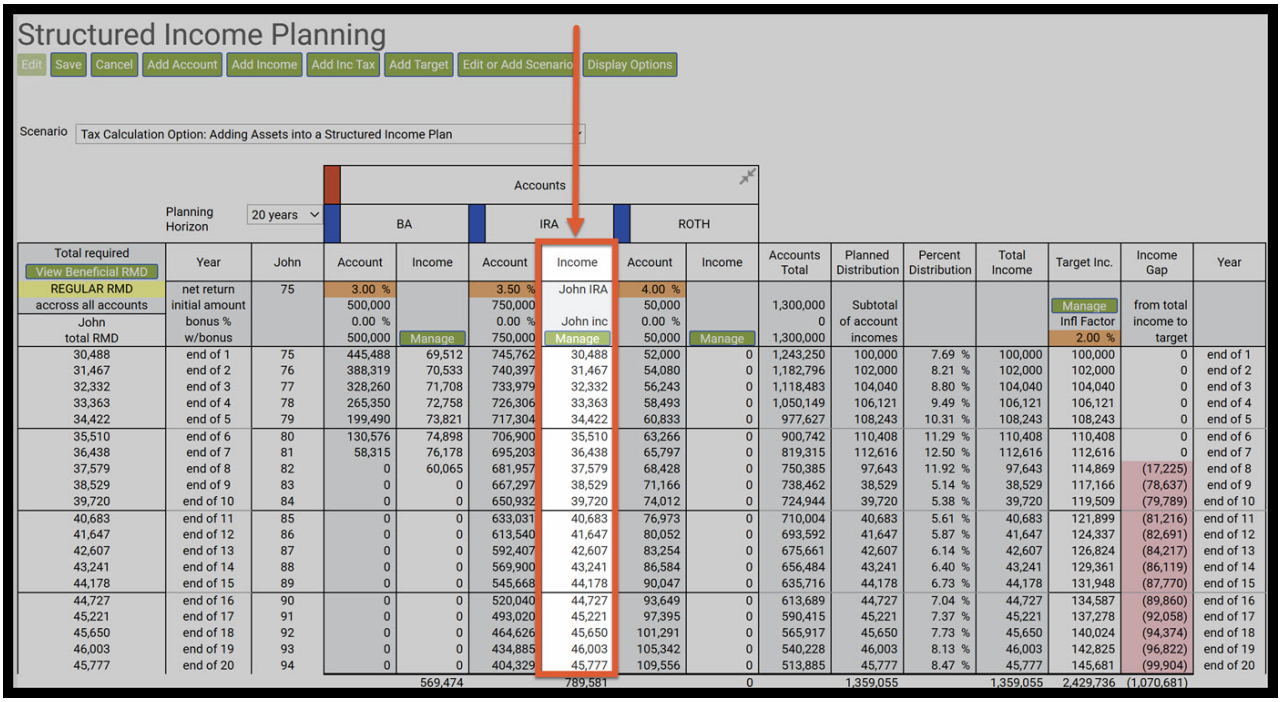
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required / View Beneficial RMD	Year	John	Accounts: BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 6
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20
				569,474		789,581		0		1,359,055		1,359,055	2,429,736	(1,070,681)	

Step 24: IRA Account: On the Income side of the IRA Account it should have automatically be showing the withdrawn amounts.



Structured Income Planning

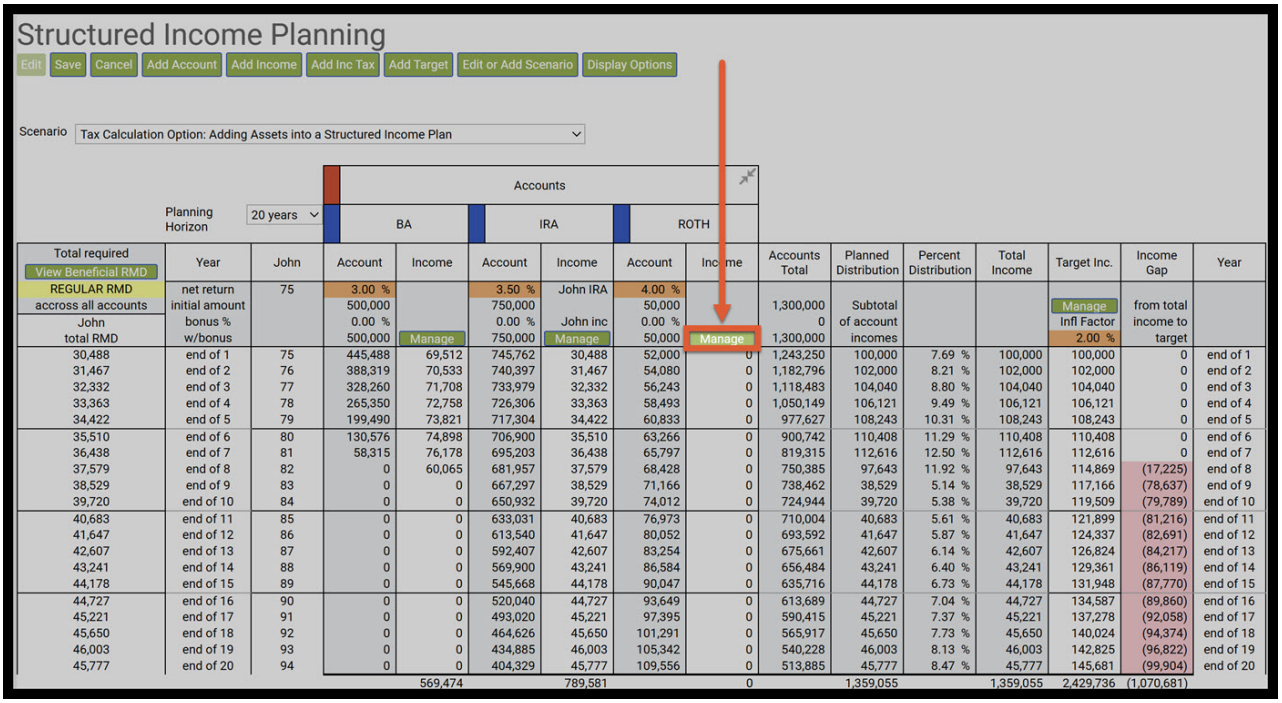
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required / View Beneficial RMD	Year	John	Accounts: BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 6
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20
				569,474		789,581		0		1,359,055		1,359,055	2,429,736	(1,070,681)	

Step 25: Manage: Click on the manage button located in the ROTH Column within the ROTH Account.



Structured Income Planning

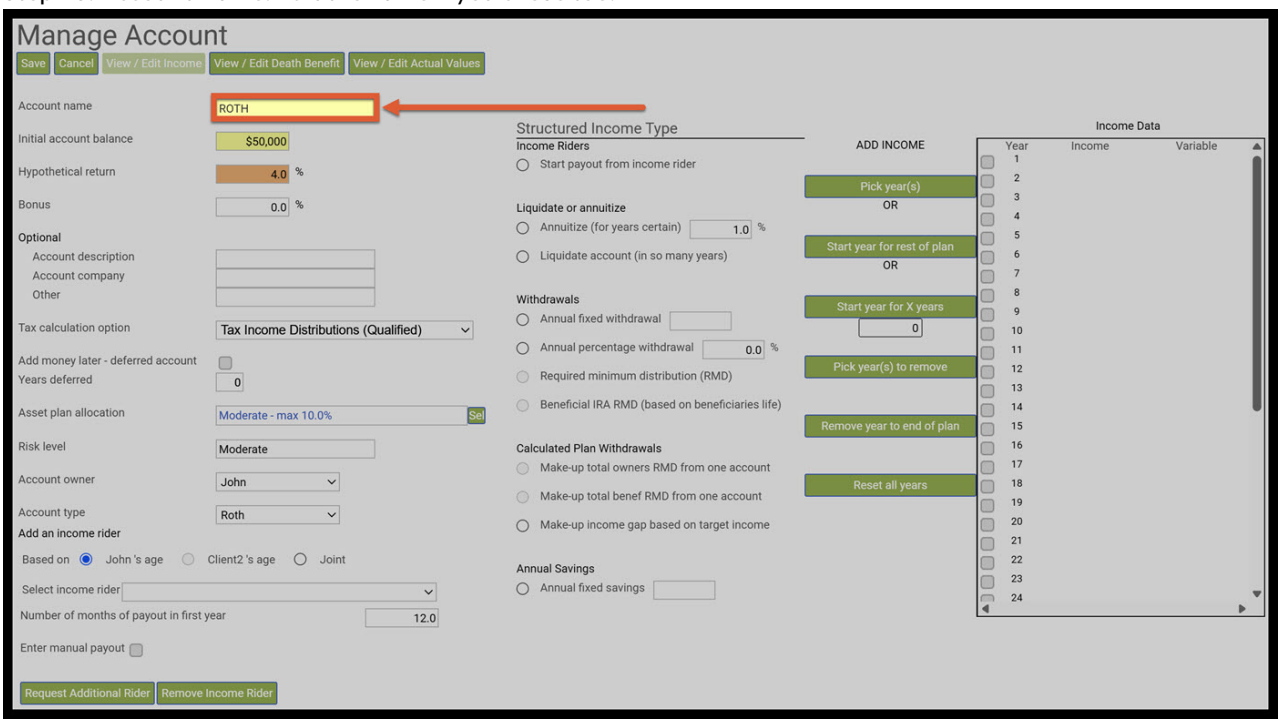
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 6
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20
				569,474		789,581		0		1,359,055		1,359,055	2,429,736	(1,070,681)	

Step 26: Account Name: Edit the name if you chose too.



Manage Account

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

Account name: ROTH

Initial account balance: $50,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% | Sel

Risk level: Moderate

Account owner: John

Account type: Roth

Add an income rider

Based on: John 's age | Client2 's age | Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider | Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

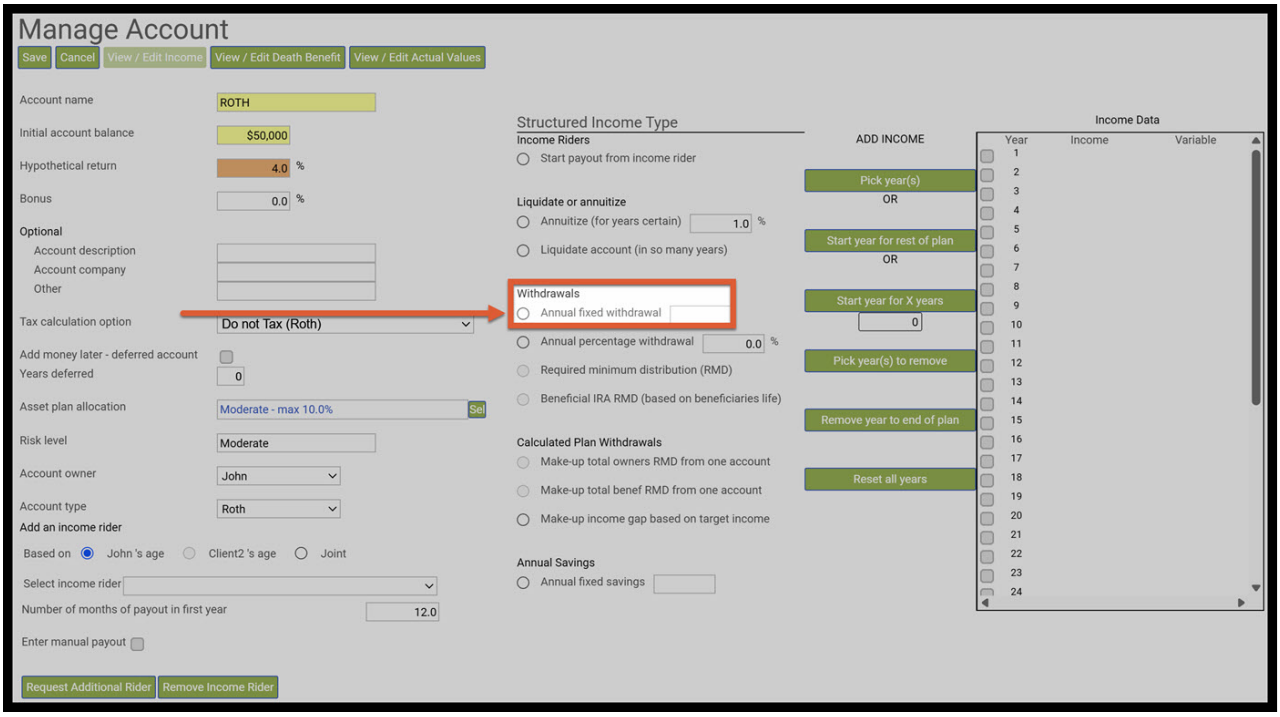
Reset all years

Income Data

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

Step 27: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow location in the Tax Calculation Textbox and select Do Noth Tax (Roth) since this is a ROTH account and the money is not taxable.

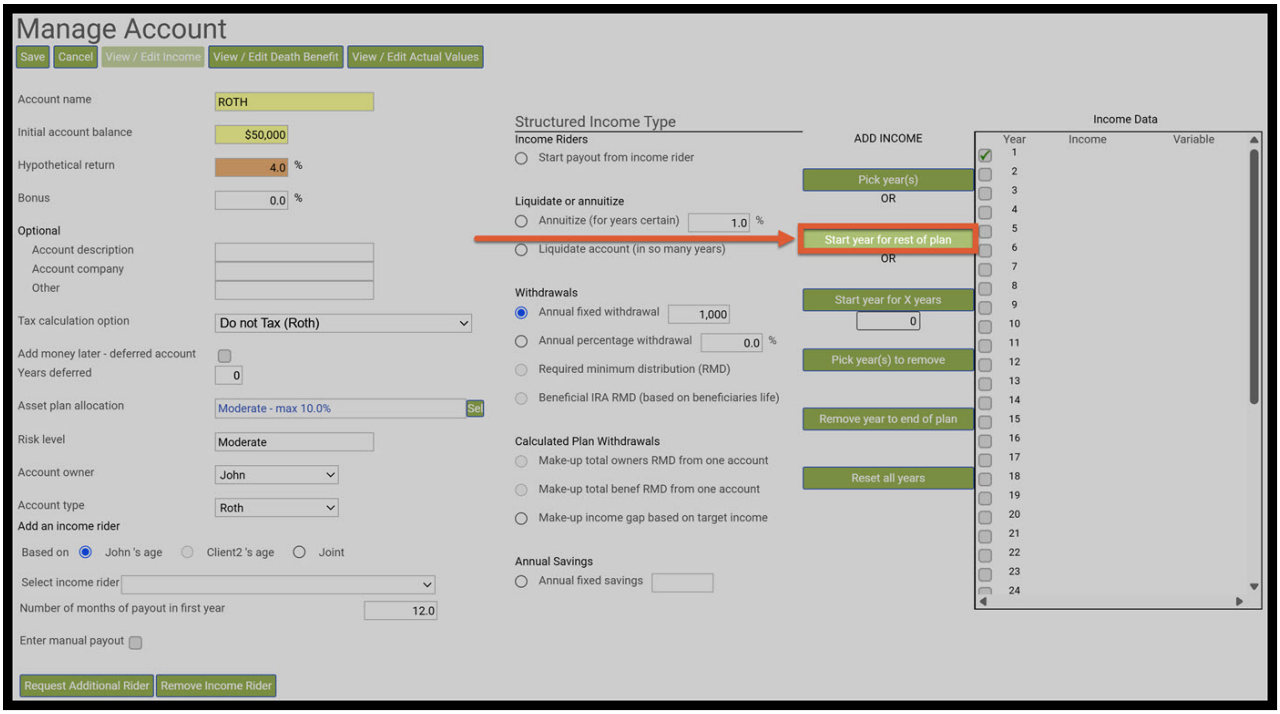
Step 28: Structured Income Type Withdrawals: Click on the radio button for Annual Fixed Withdrawal.



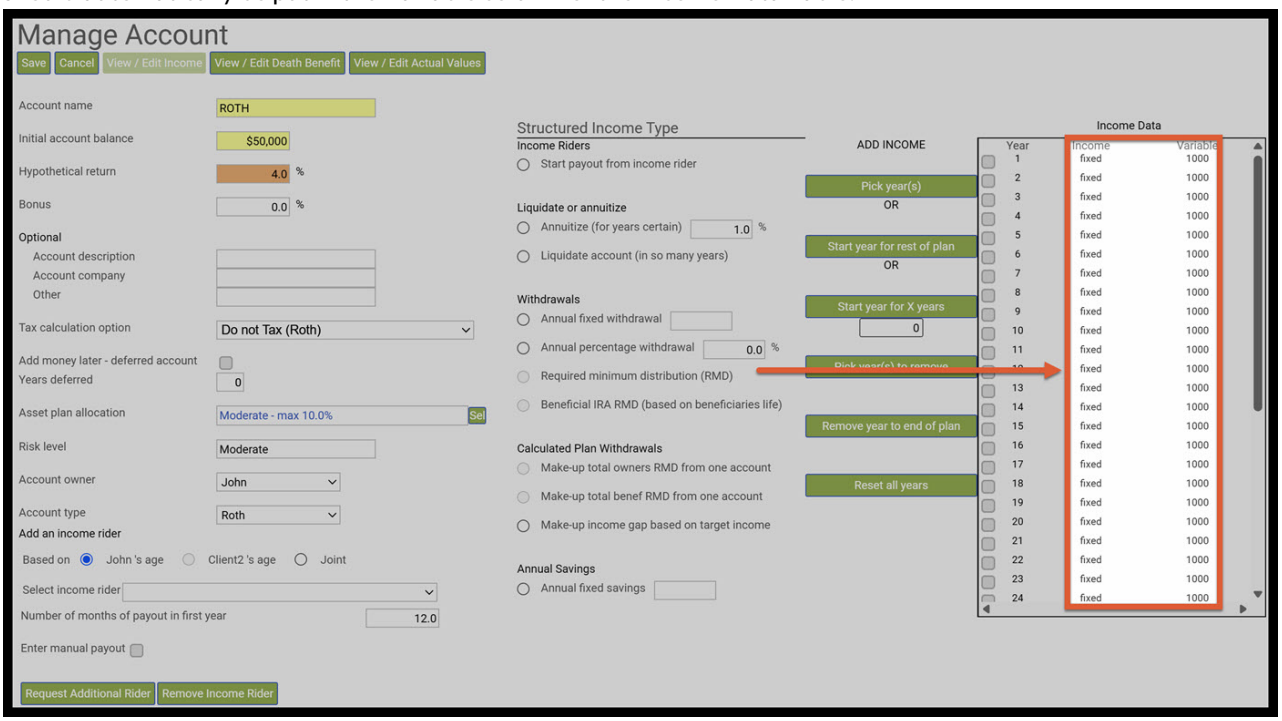
Step 29: Annual Fixed Withdrawal Textbox: Type in the yearly amount that you would like to withdraw. ($1,000)

Step 30: Income Data Table: Click on the text box for year one.

Step 31: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.

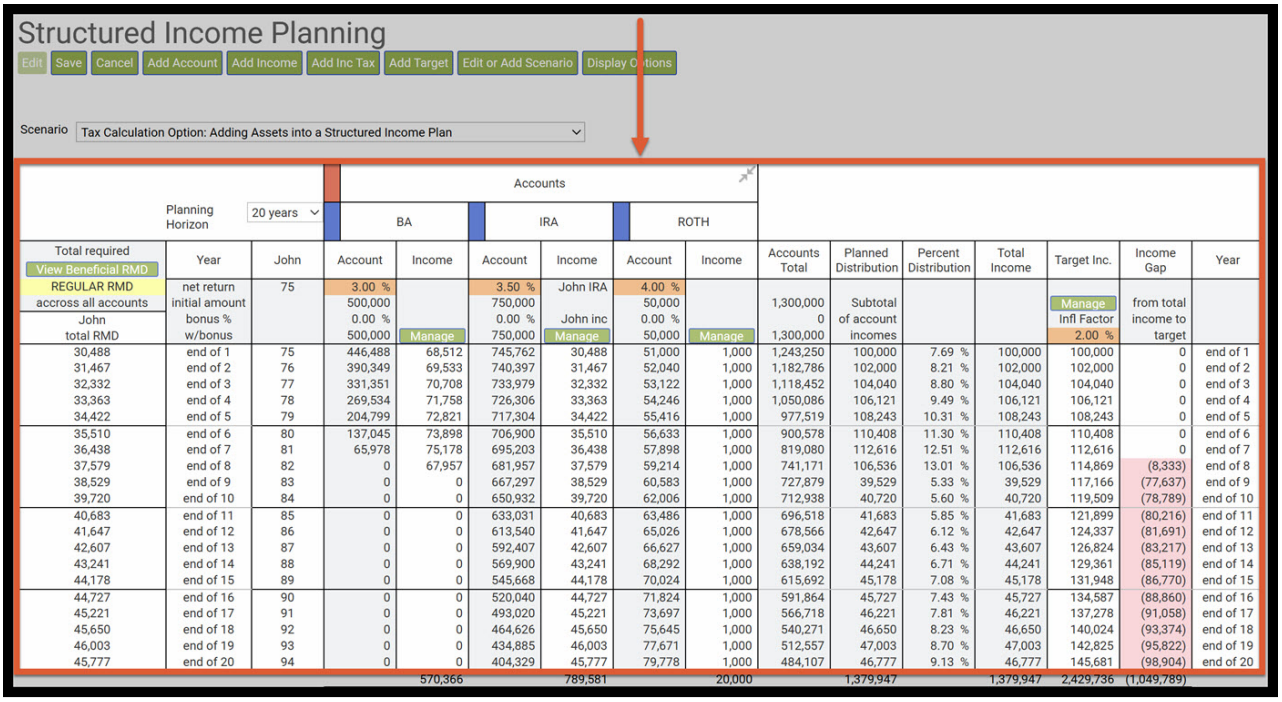


Step 32: Income Data Table: The term “fixed” should automatically be filtered into the Income column and $1,000 should automatically be put in the Variable column of the Income Data Table.



Step 33: Save: Click on the green Save button underneath the Manage Account heading.

Step 34: Structured Income Plan: You should have automatically be taken back to the structured income plan.



Structured Income Planning

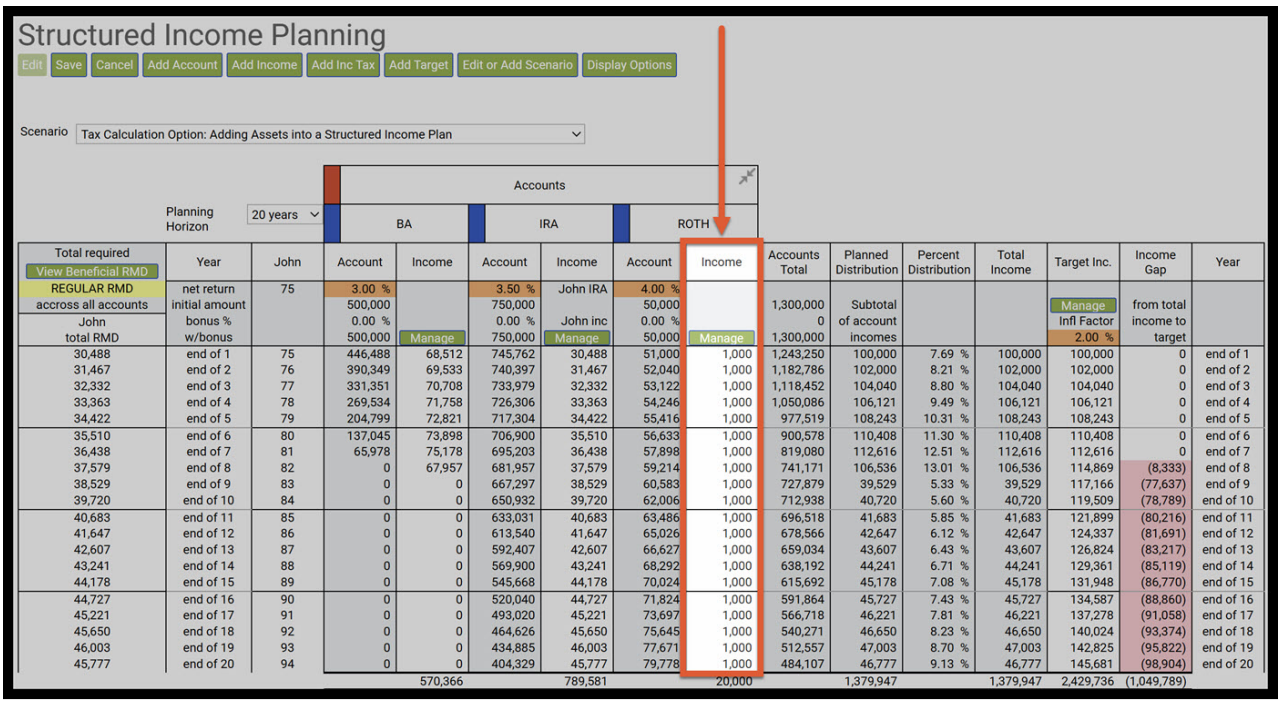
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	446,488	68,512	745,762	30,488	51,000	1,000	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	390,349	69,533	740,397	31,467	52,040	1,000	1,182,786	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	331,351	70,708	733,979	32,332	53,122	1,000	1,118,452	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	269,534	71,758	726,306	33,363	54,246	1,000	1,050,086	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	204,799	72,821	717,304	34,422	55,416	1,000	977,519	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	137,045	73,898	706,900	35,510	56,633	1,000	900,578	110,408	11.30 %	110,408	110,408	0	end of 6
36,438	end of 7	81	65,978	75,178	695,203	36,438	57,898	1,000	819,080	112,616	12.51 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	67,957	681,957	37,579	59,214	1,000	741,171	106,536	13.01 %	106,536	114,869	(8,333)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	39,529	117,166	(77,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	40,720	119,509	(78,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	41,683	121,899	(80,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	42,647	124,337	(81,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	43,607	126,824	(83,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	44,241	129,361	(85,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	45,178	131,948	(86,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	45,727	134,587	(88,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	46,221	137,278	(91,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	46,650	140,024	(93,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	47,003	142,825	(95,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	46,777	145,681	(98,904)	end of 20
				570,366		789,581		20,000		1,379,947		1,379,947	2,429,736	(1,049,789)	

Step 35: ROTH Account: On the Income side of the ROTH Account it should have automatically be showing the withdrawn amounts.



Structured Income Planning

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

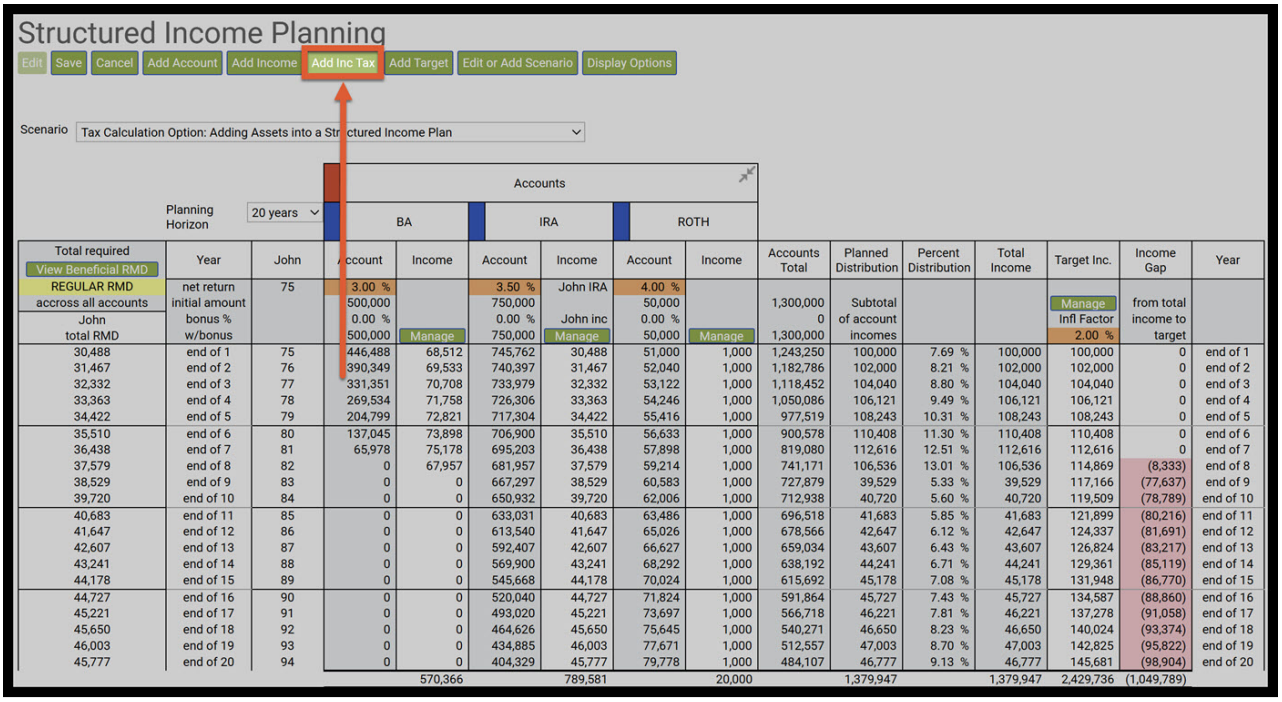
Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	446,488	68,512	745,762	30,488	51,000	1,000	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	390,349	69,533	740,397	31,467	52,040	1,000	1,182,786	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	331,351	70,708	733,979	32,332	53,122	1,000	1,118,452	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	269,534	71,758	726,306	33,363	54,246	1,000	1,050,086	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	204,799	72,821	717,304	34,422	55,416	1,000	977,519	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	137,045	73,898	706,900	35,510	56,633	1,000	900,578	110,408	11.30 %	110,408	110,408	0	end of 6
36,438	end of 7	81	65,978	75,178	695,203	36,438	57,898	1,000	819,080	112,616	12.51 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	67,957	681,957	37,579	59,214	1,000	741,171	106,536	13.01 %	106,536	114,869	(8,333)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	39,529	117,166	(77,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	40,720	119,509	(78,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	41,683	121,899	(80,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	42,647	124,337	(81,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	43,607	126,824	(83,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	44,241	129,361	(85,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	45,178	131,948	(86,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	45,727	134,587	(88,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	46,221	137,278	(91,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	46,650	140,024	(93,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	47,003	142,825	(95,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	46,777	145,681	(98,904)	end of 20
				570,366		789,581		20,000		1,379,947		1,379,947	2,429,736	(1,049,789)	

Part Three: Verifying the Projections

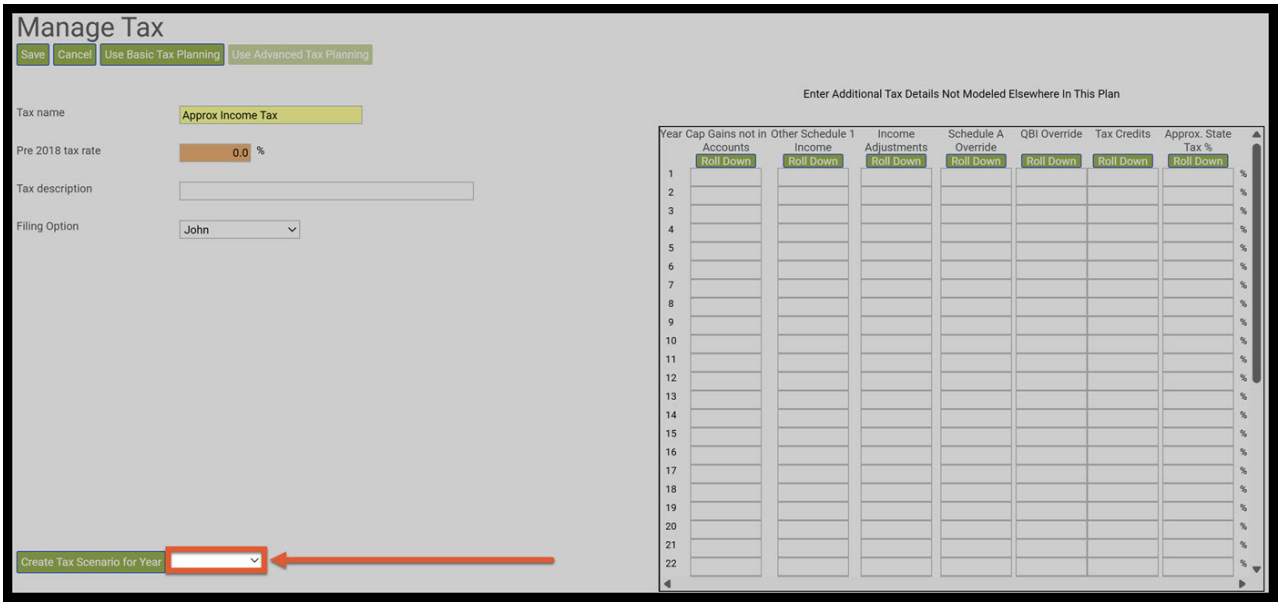
Step 1: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.



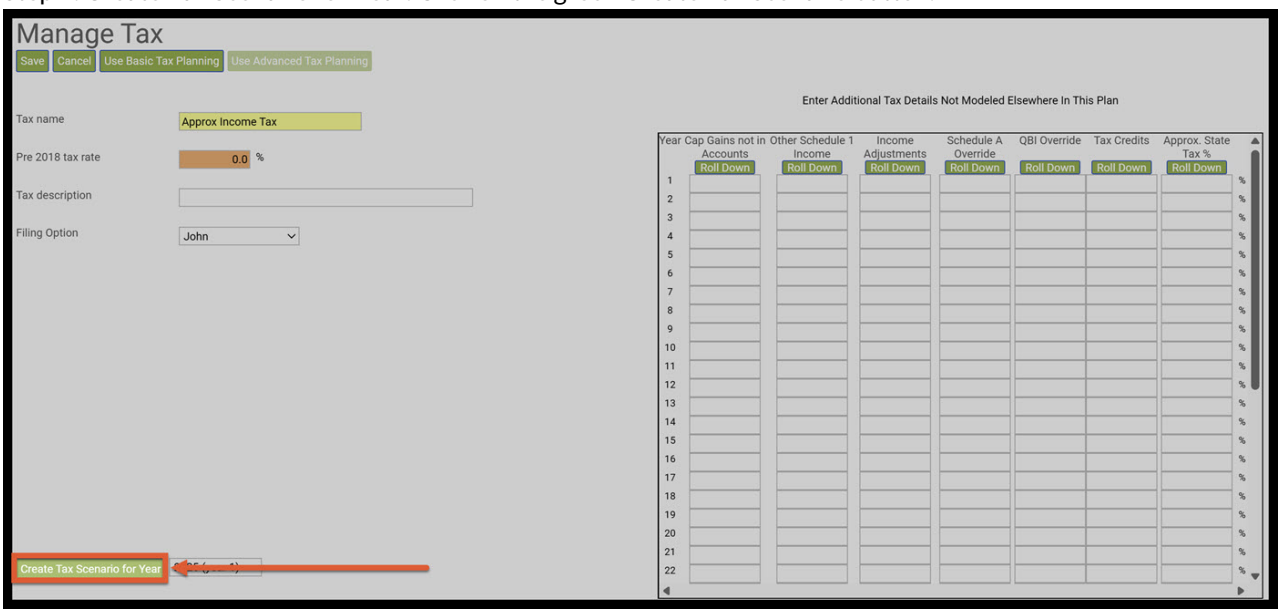
Step 2: Use Advanced Tax Planning: Click on the green Use Advanced Tax Planning button underneath the Manage Tax heading.

Step 3: Create Tax Scenario for Year Dropdown Arrow: Click on the dropdown arrow in the text box and select

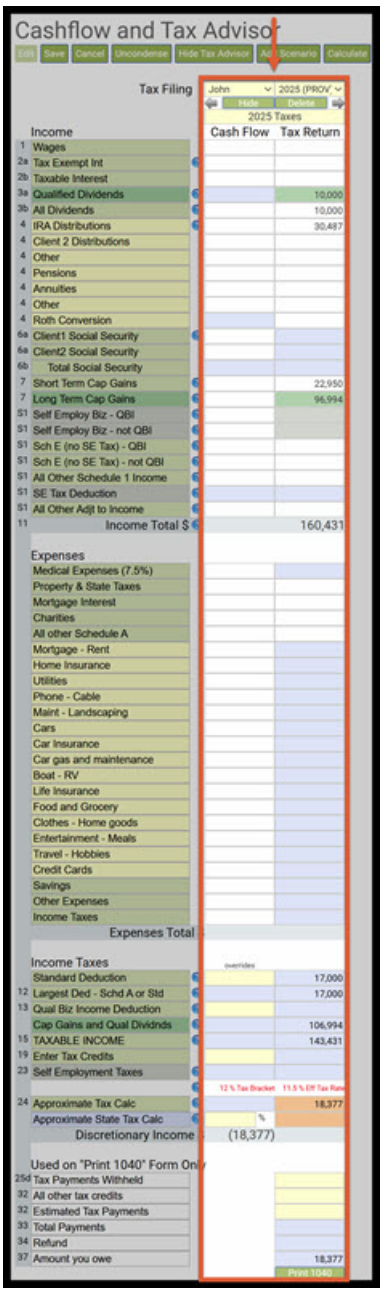
which tax year you would like a scenario to be created for. (2025).



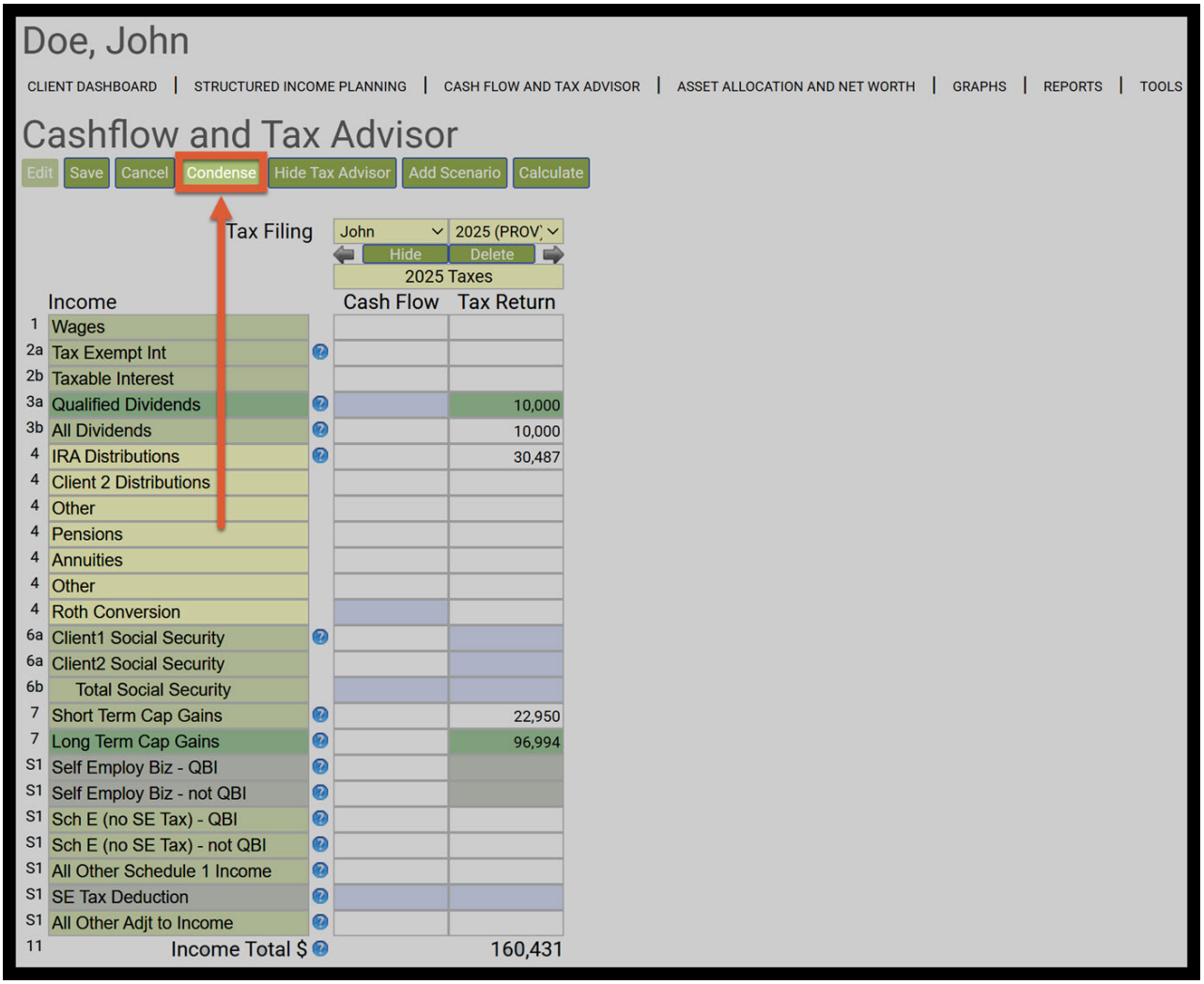
Step 4: Create Tax Scenario for Year: Click on the green Create Tax Scenario button.



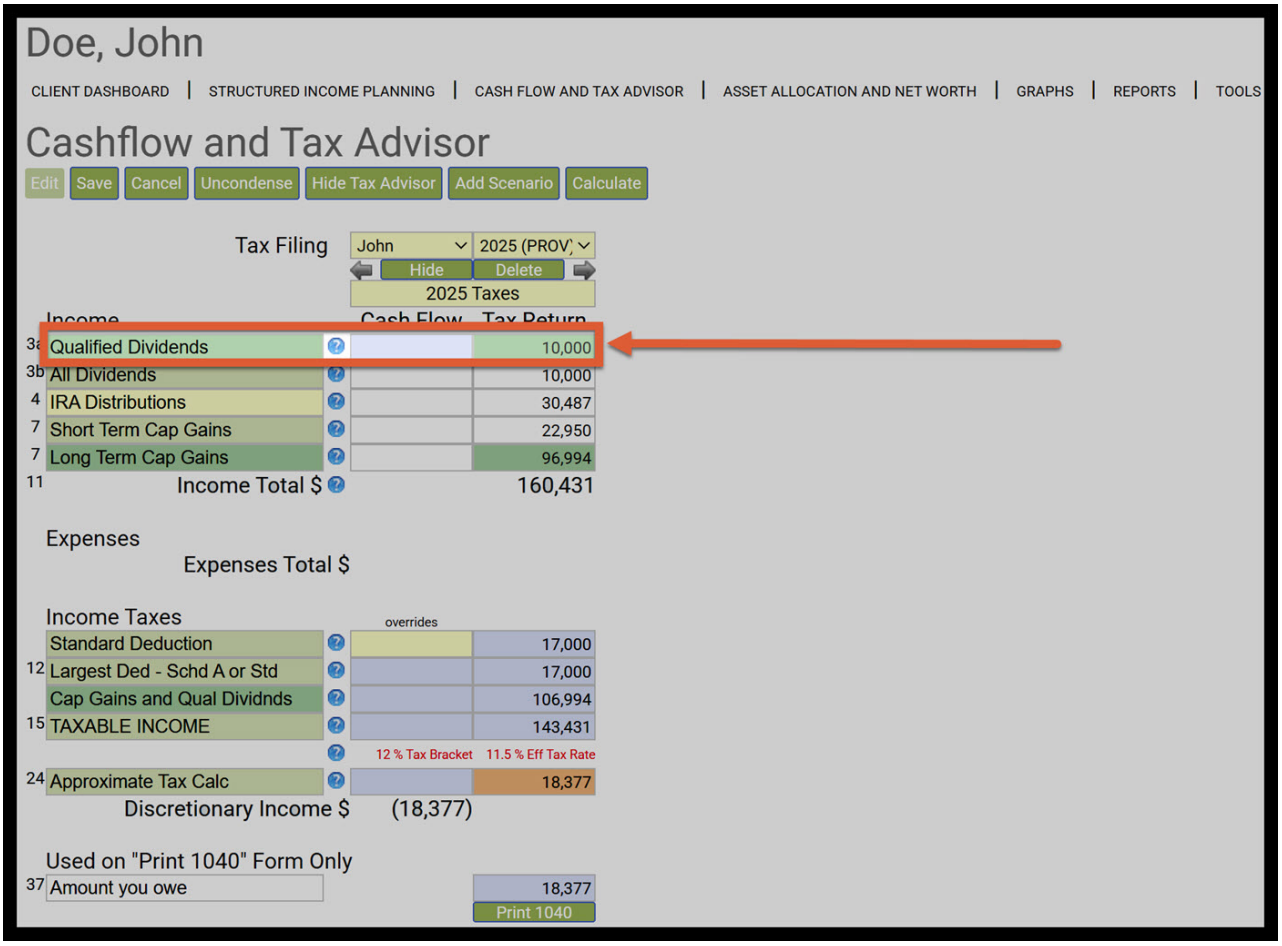
Step 5: Cashflow and Tax Advisor: You will automatically be taken to the Cashflow and Tax Advisor page.



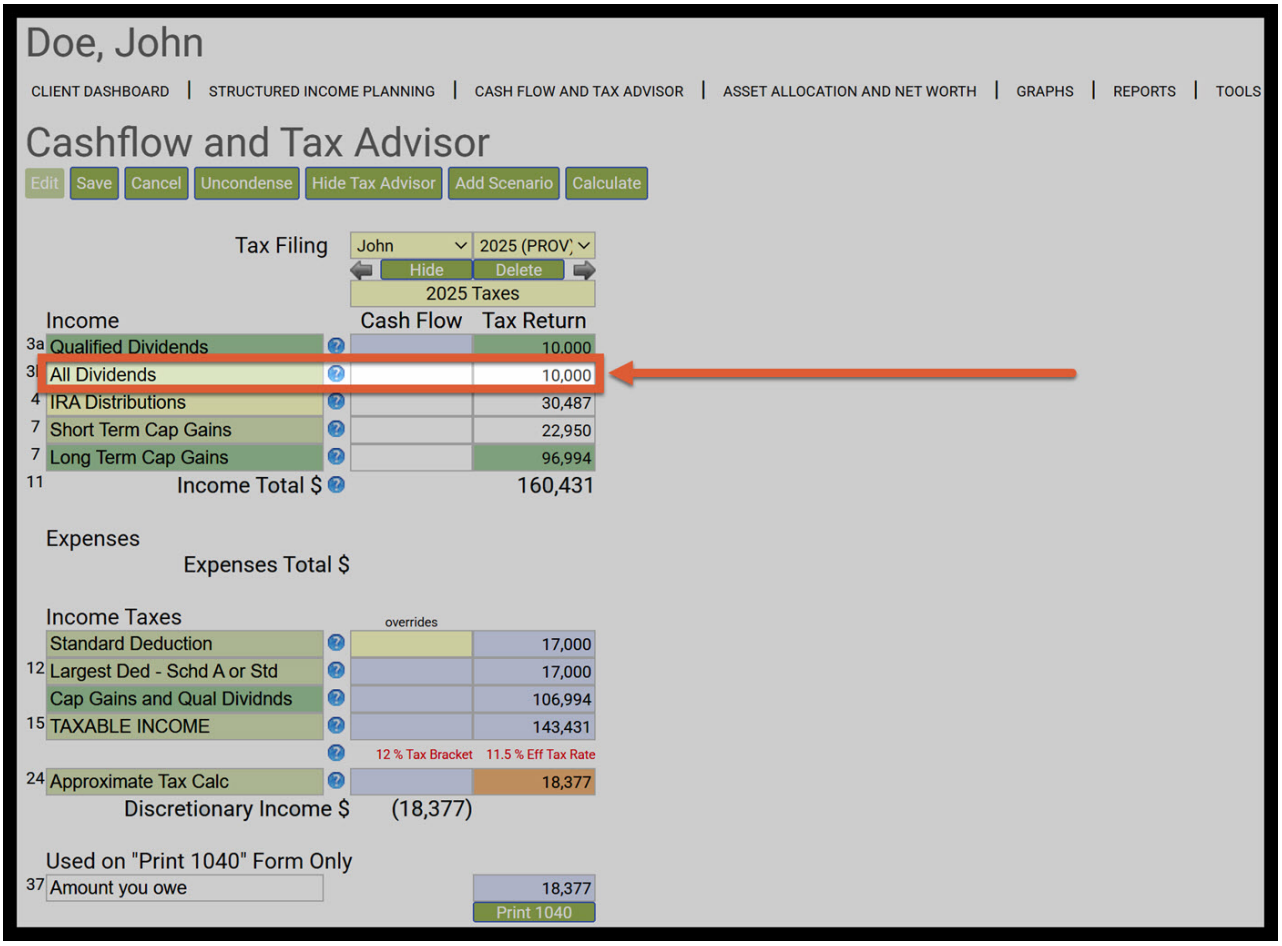
Step 6: Condense: Click on the green Condense button underneath the Cashflow and Tax Advisor heading.



Step 7: Qualified Dividends: SIPS treats dividend from investment accounts as qualified.



Step 8: All Dividends: These are the dividends from the non-qualified investment account.



Step 9: IRA Distributions Tax Return: This amount is equal to the RMD amounts that was withdrawn in 2025.

Doe, John

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

Cashflow and Tax Advisor

Edit | Save | Cancel | Uncondense | Hide Tax Advisor | Add Scenario | Calculate

Tax Filing: John | 2025 (PROV

Hide | Delete

2025 Taxes

	Income	Cash Flow	Tax Return
3a	Qualified Dividends		10,000
3b	All Dividends		10,000
4	IRA Distributions		30,487
7	Short Term Cap Gains		22,950
7	Long Term Cap Gains		96,994
11	Income Total $		160,431

Expenses

Expenses Total $

	Income Taxes	overrides	
	Standard Deduction		17,000
12	Largest Ded - Schd A or Std		17,000
	Cap Gains and Qual Dividnds		106,994
15	TAXABLE INCOME		143,431
		12 % Tax Bracket	11.5 % Eff Tax Rate
24	Approximate Tax Calc		18,377

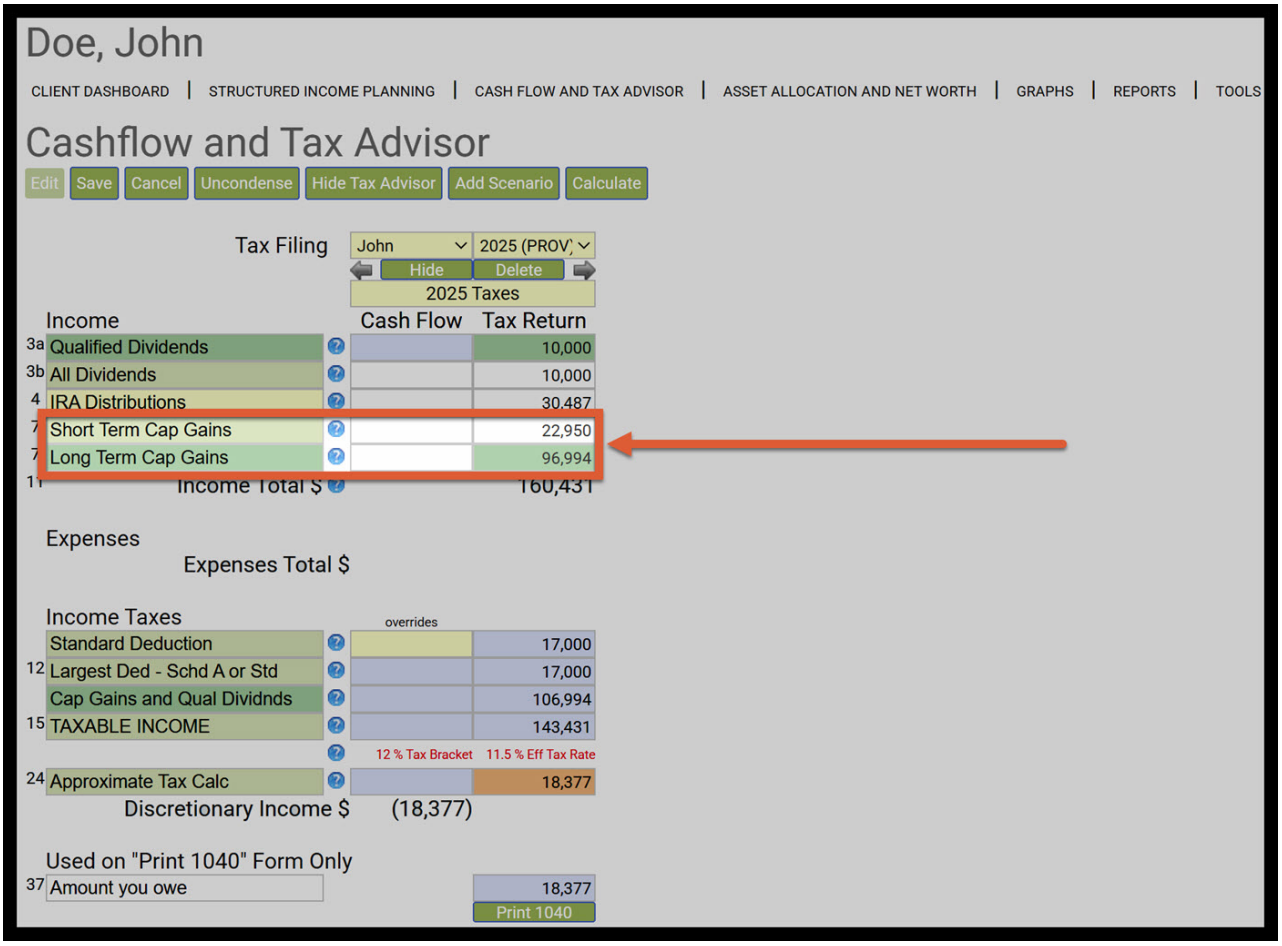
Discretionary Income $ (18,377)

Used on "Print 1040" Form Only

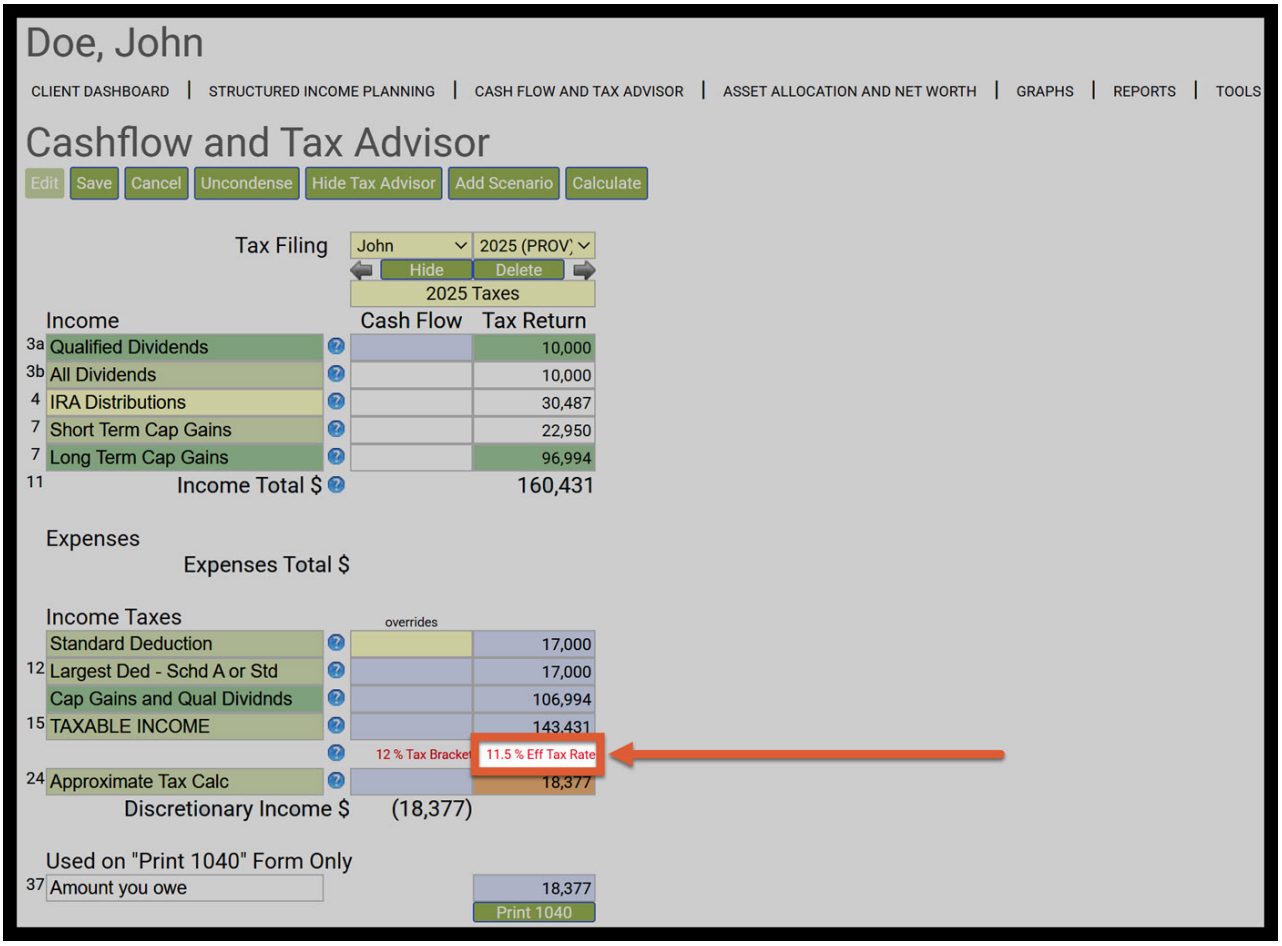
37	Amount you owe	18,377

Print 1040

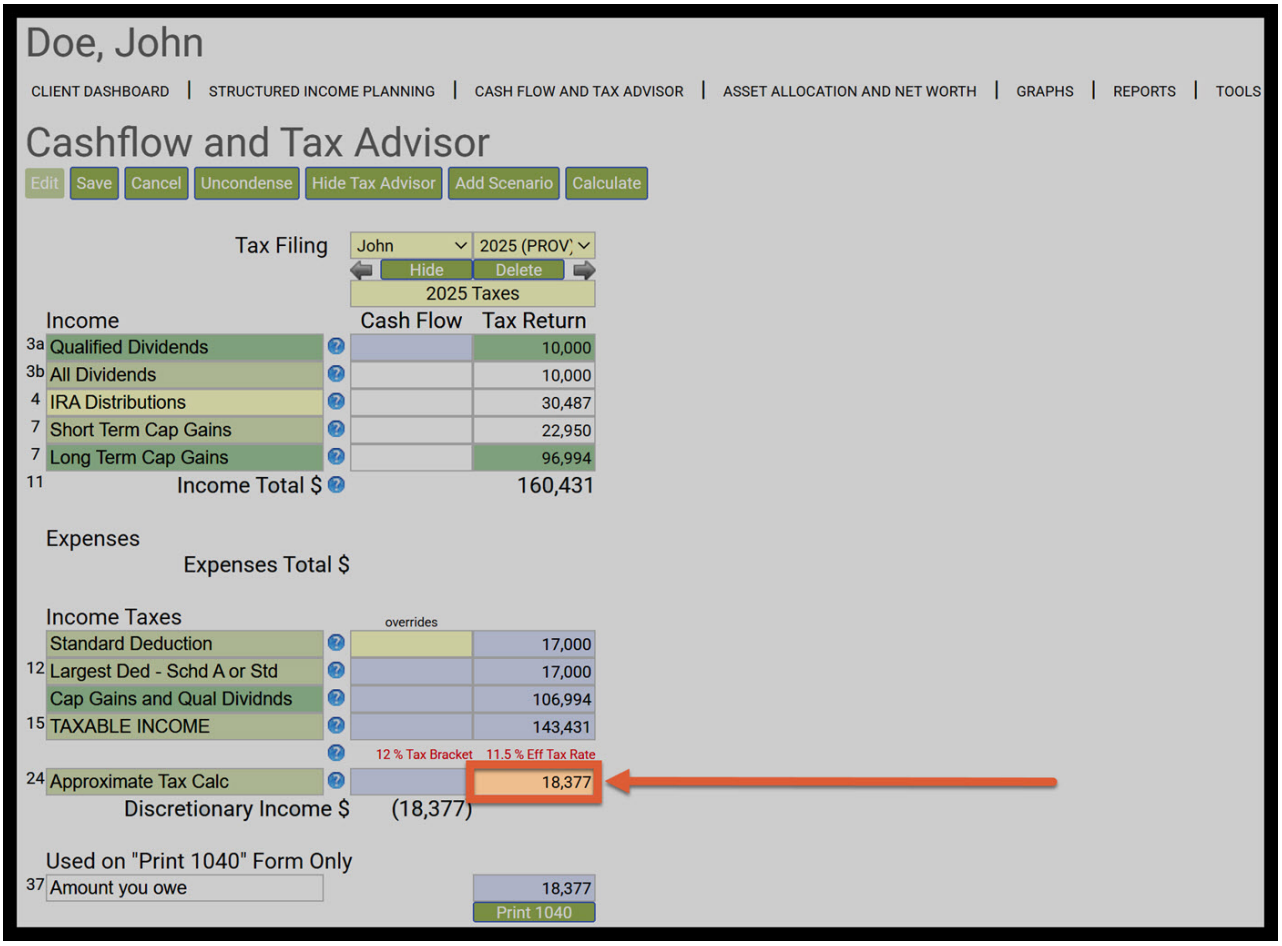
Step 10: Short Term and Long-Term Capital Gains Tax Return: These are the amounts that were withdrawn from the short term and long term capital gains from the brokerage account.



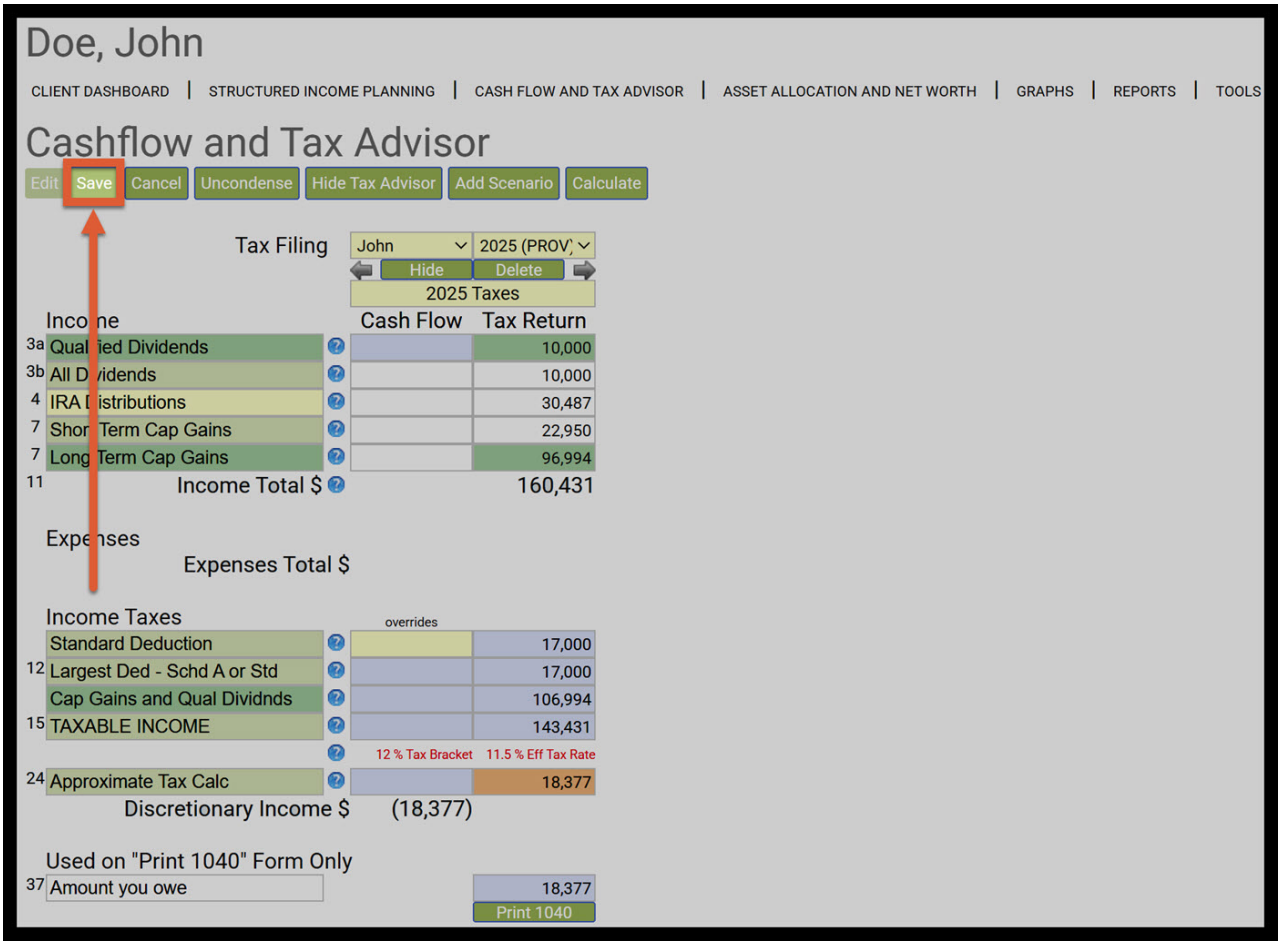
Step 11: Effective Tax Rate: Take note of the effective tax rate. This will automatically be correlated in the year 1 of the structured income plan. The effective tax rate is rounded on the income plan for display purposes.



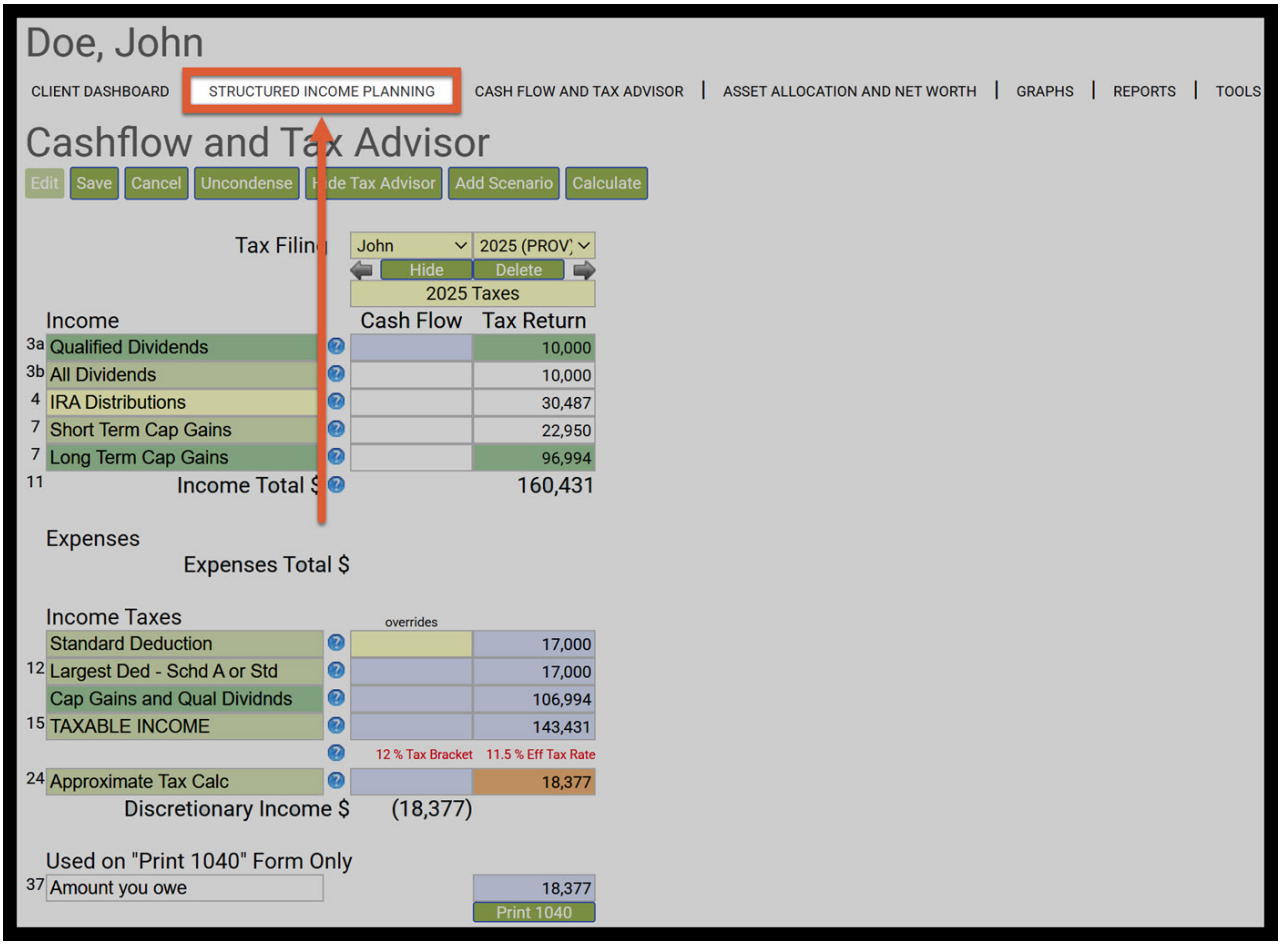
Step 12: Approximate Tax Calc: Take note of the Tax Return calculation. The dollar amount will match the cash flow and tax advisor page to be an exact amount.



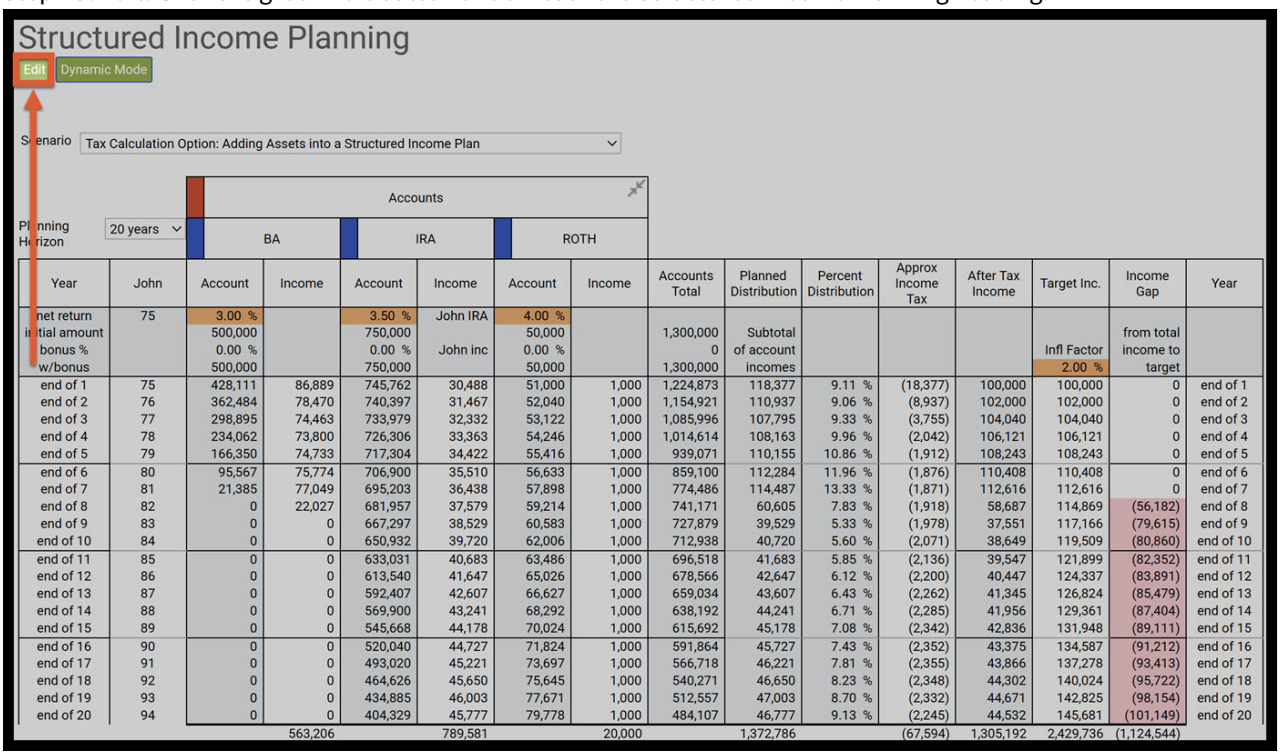
Step 13: Save: Click on the green Save button underneath the Cashflow and Tax Advisor subheading.



Step 14: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

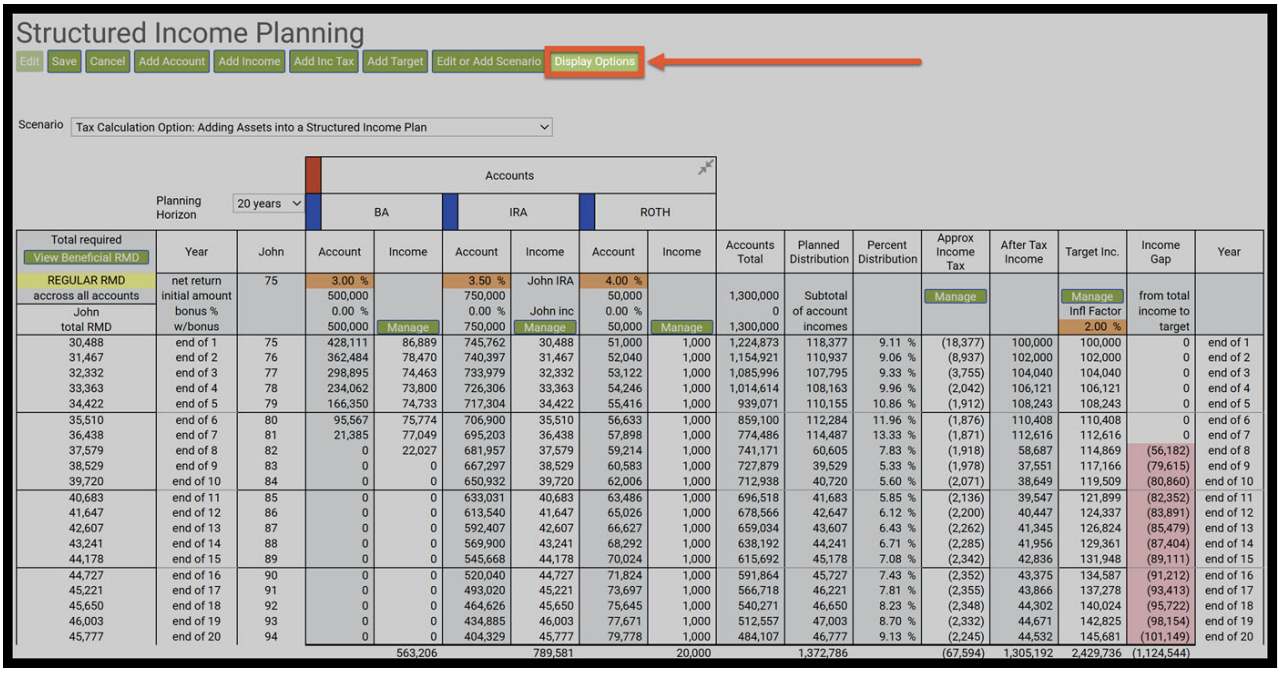


Step 15: Edit: Click the green Edit button underneath the Structured Income Planning heading.



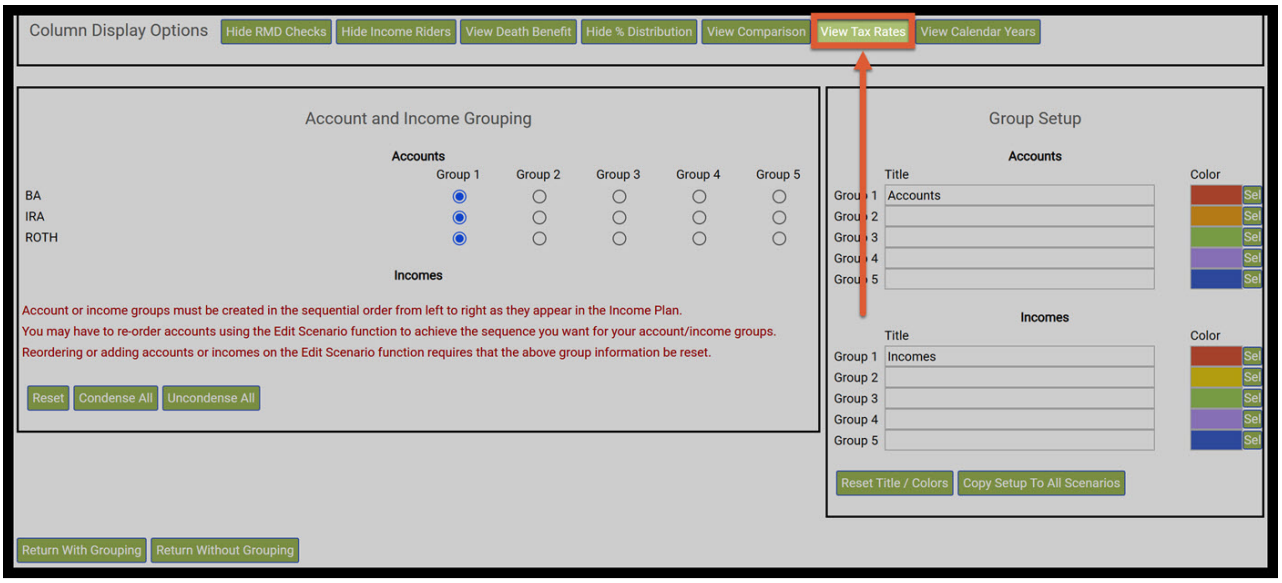
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %									
initial amount		500,000		750,000		50,000		1,300,000	Subtotal					from total	
bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account				Infl Factor	income to	
w/bonus		500,000		750,000		50,000		1,300,000	incomes				2.00 %	target	
end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)	100,000	100,000	0	end of 1
end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)	102,000	102,000	0	end of 2
end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)	104,040	104,040	0	end of 3
end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)	106,121	106,121	0	end of 4
end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)	108,243	108,243	0	end of 5
end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)	110,408	110,408	0	end of 6
end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)	112,616	112,616	0	end of 7
end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)	58,687	114,869	(56,182)	end of 8
end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)	37,551	117,166	(79,615)	end of 9
end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)	38,649	119,509	(80,860)	end of 10
end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)	39,547	121,899	(82,352)	end of 11
end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)	40,447	124,337	(83,891)	end of 12
end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)	41,345	126,824	(85,479)	end of 13
end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)	41,956	129,361	(87,404)	end of 14
end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)	42,836	131,948	(89,111)	end of 15
end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)	43,375	134,587	(91,212)	end of 16
end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)	43,866	137,278	(93,413)	end of 17
end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)	44,302	140,024	(95,722)	end of 18
end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)	44,671	142,825	(98,154)	end of 19
end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)	44,532	145,681	(101,149)	end of 20
			563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

Step 16: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.



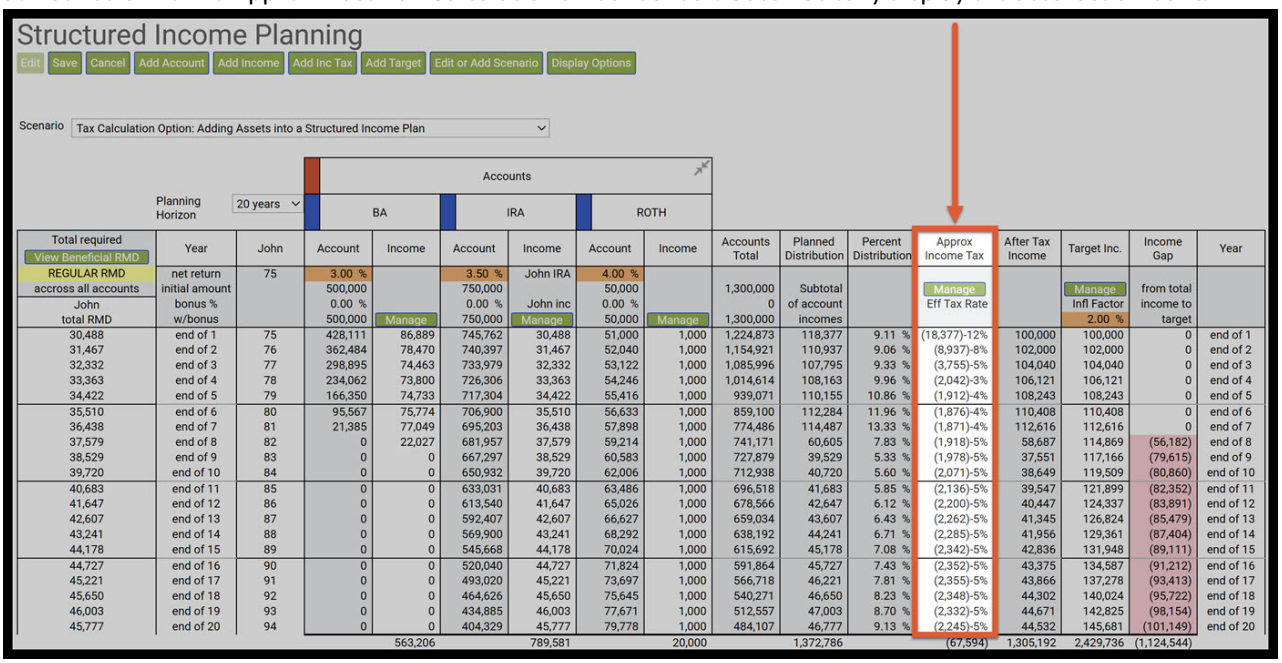
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %									
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account				Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes				2.00 %	target	
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)	100,000	100,000	0	end of 1
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)	102,000	102,000	0	end of 2
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)	104,040	104,040	0	end of 3
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)	106,121	106,121	0	end of 4
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)	108,243	108,243	0	end of 5
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)	110,408	110,408	0	end of 6
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)	112,616	112,616	0	end of 7
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)	58,687	114,869	(56,182)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)	37,551	117,166	(79,615)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)	38,649	119,509	(80,860)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)	39,547	121,899	(82,352)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)	40,447	124,337	(83,891)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)	41,345	126,824	(85,479)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)	41,956	129,361	(87,404)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)	42,836	131,948	(89,111)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)	43,375	134,587	(91,212)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)	43,866	137,278	(93,413)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)	44,302	140,024	(95,722)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)	44,671	142,825	(98,154)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)	44,532	145,681	(101,149)	end of 20
				563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

Step 17: Column Display Options: Click on the green View Tax Rates button within the Column Display Options table.



Step 18: Structured Income Plan Inc Tax Column: You will automatically be taken back to the Structured Income

Planning Page and the Effective Tax Rate accurately reflects the percentage configured in the cash flow and tax advisor column. The Approximate Tax Calculation amount should automatically display the accurate amount.



Structured Income Planning

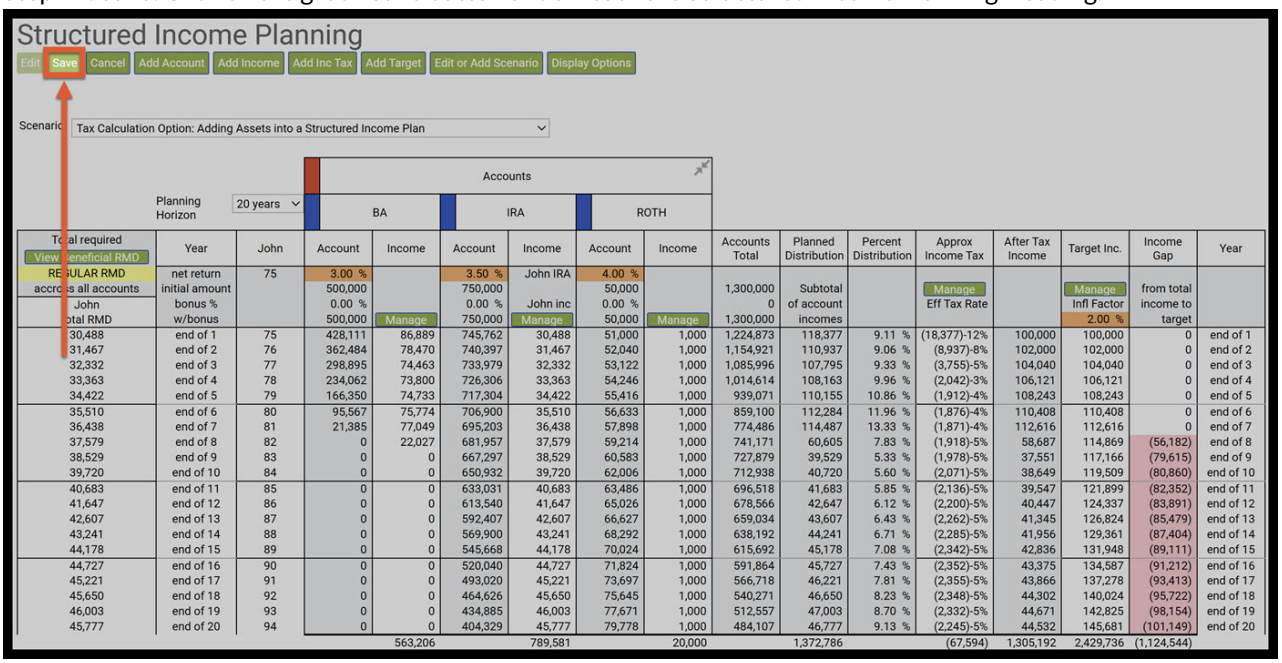
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %									
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account		Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes				2.00 %	target	
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20
				563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

Step 19: Save: Click on the green Save button underneath the Structured Income Planning Heading.



Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Total required (View Beneficial RMD)	Year	John	Accounts: BA Account	BA Income	IRA Account	IRA Income	ROTH Account	ROTH Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %									
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account		Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes				2.00 %	target	
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20
				563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

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.