

View/Edit Actual Values Function in SIPS Essentials

01/12/2026 10:41 am EST

Within SIPS Advanced you have the ability to enter in actual values for accounts. This is a great way to update financial plans at least each year and have SIPS automatically recalculate the plan. When a financial plan spans multiple years, using actual investment values instead of hypothetical estimates makes your projections more accurate. The Actual Values feature in SIPS Advanced allows you to enter real-world numbers into asset accounts. Once entered, SIPS automatically updates your plan, eliminating the need to start a new plan from the beginning.

In this how to article we will demonstrate how to use this feature. Below is a hypothetical example of a client that has a HYSA, a Brokerage Account (BA), and an IRA. In this example, we'll first ensure the initial plan date is set in the past to mimic a real-life scenario. We will take a plan and show you how to adjust the initial plan date to 01/01/2022.

We will work with these assumptions from the initial plan created in 2022:

- In 2024 there was more growth than expected in the BA by \$30,000.
- The IRA grew by \$10,000 more than originally estimated.
- The client withdrew \$25,000 in the HYSA due to a home renovation.

This article will walk you through a step-by-step guide of how to edit the initial plan date (you may not need to do this for your own plan), replicate scenarios, edit the actual values for the assets in 2024, and then compare the accounts total between the years. We will start the steps on the Structured Income Planning Page.

Step 1: Initial Plan Date: Note the Initial Plan Date.

Structured Income Planning

Edit | Dynamic Mode

Scenario | View/Edit Actual Values Function Initial Scenario

Planning Horizon	40 years	Taxable				Tax-Deferred				Incomes				Year						
		HYSA		BA		IRA														
		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap		
net return	59	3.75 %		4.00 %		5.00 %		John IRA	1,058,000	1,540,000	1,540,000	1,540,000	1,540,000	150,000	0	(27,922)	80,000	80,000	0	2025
initial amount		40,000		500,000		1,000,000		John inc	0	0	0	0	0	0	(28,817)	82,400	82,400	0	2026	
bonus %		0.00 %		0.00 %		0.00 %			1,000,000					0	(29,827)	84,872	84,872	0	2027	
w/bonus		40,000		500,000		1,000,000								0	(30,838)	87,418	87,418	0	2028	
														0	(31,857)	90,041	90,041	0	2029	
2025	60	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(27,922)	80,000	80,000	0	2025			
2026	61	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,791,950	(41,783)	-2.53 %	153,000	0	(28,817)	82,400	82,400	0	2026			
2027	62	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(29,827)	84,872	84,872	0	2027			
2028	63	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,564	(40,925)	-2.16 %	159,181	0	(30,838)	87,418	87,418	0	2028			
2029	64	112,756	(12,000)	723,991	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(31,857)	90,041	90,041	0	2029			
2030	65	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(32,887)	92,742	92,742	0	2030			
2031	66	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(33,399)	95,524	95,524	0	2031			
2032	67	151,289	0	794,074	6,2731	1,545,948	0	2,491,212	6,2731	2.57 %	0	37,094	(1,435)	98,390	98,390	0	2032			
2033	68	156,963	0	761,174	64,663	1,623,140	0	2,541,278	64,663	2.60 %	0	38,058	(1,380)	101,342	101,342	0	2033			
2034	69	162,849	0	724,971	66,650	1,704,297	0	2,592,118	66,650	2.62 %	0	39,048	(1,316)	104,382	104,382	0	2034			
2035	70	168,956	0	685,283	68,687	1,789,512	0	2,643,751	68,687	2.65 %	0	40,063	(1,237)	107,513	107,513	0	2035			
2036	71	175,292	0	641,917	70,778	1,878,988	0	2,696,196	70,778	2.68 %	0	41,105	(1,144)	110,739	110,739	0	2036			
2037	72	181,865	0	594,668	72,925	1,972,937	0	2,749,470	72,925	2.71 %	0	42,174	(1,038)	114,061	114,061	0	2037			
2038	73	188,685	0	543,324	75,131	2,071,584	0	2,803,592	75,131	2.73 %	0	43,270	(918)	117,483	117,483	0	2038			
2039	74	195,761	0	487,661	77,396	2,175,163	0	2,858,584	77,396	2.76 %	0	44,395	(784)	121,007	121,007	0	2039			
2040	75	203,102	0	427,444	79,723	2,283,921	0	2,914,467	79,723	2.79 %	0	45,549	(635)	124,637	124,637	0	2040			
2041	76	210,718	0	459,134	(14,592)	2,301,749	96,368	2,971,601	81,776	2.81 %	0	46,734	(133)	128,376	128,376	0	2041			
2042	77	218,620	0	493,425	(15,925)	2,316,323	100,513	3,028,366	84,588	2.85 %	0	47,944	(309)	132,228	132,228	0	2042			
2043	78	226,818	0	530,958	(17,793)	2,326,852	105,287	3,084,625	87,494	2.89 %	0	49,195	(495)	136,195	136,195	0	2043			
2044	79	235,324	0	571,968	(19,775)	2,332,917	110,277	3,140,209	90,502	2.93 %	0	50,475	(696)	140,280	140,280	0	2044			
2045	80	244,149	0	616,725	(21,878)	2,334,072	115,491	3,194,945	93,613	2.98 %	0	51,787	(911)	144,489	144,489	0	2045			
2046	81	253,304	0	664,871	(23,477)	2,330,462	120,313	3,248,637	96,836	3.03 %	0	53,133	(1,146)	148,823	148,823	0	2046			
2047	82	262,803	0	717,269	(25,804)	2,321,014	125,971	3,301,084	100,167	3.08 %	0	54,515	(1,394)	153,288	153,288	0	2047			
2048	83	272,658	0	773,472	(27,512)	2,305,934	131,131	3,352,064	103,619	3.14 %	0	55,932	(1,664)	157,887	157,887	0	2048			
2049	84	282,883	0	834,480	(30,069)	2,283,972	137,258	3,401,335	107,189	3.20 %	0	57,386	(1,952)	162,623	162,623	0	2049			
2050	85	293,491	0	899,669	(31,810)	2,255,422	142,748	3,448,582	110,939	3.26 %	0	58,878	(2,315)	167,502	167,502	0	2050			
2051	86	304,497	0	969,220	(33,565)	2,219,810	148,383	3,493,528	114,818	3.33 %	0	60,409	(2,700)	172,527	172,527	0	2051			
2052	87	315,916	0	1,045,310	(35,320)	2,176,648	154,154	3,535,873	118,833	3.40 %	0	61,986	(3,110)	177,703	177,703	0	2052			
2053	88	327,762	0	1,120,930	(35,888)	2,126,600	158,879	3,575,294	122,992	3.48 %	0	63,591	(3,549)	183,034	183,034	0	2053			
2054	89	340,054	0	1,203,335	(37,568)	2,068,078	164,853	3,611,466	127,284	3.56 %	0	65,245	(4,004)	188,525	188,525	0	2054			
2055	90	352,806	0	1,289,252	(37,783)	2,001,967	169,515	3,644,024	131,732	3.65 %	0	66,941	(4,492)	194,181	194,181	0	2055			
2056	91	366,036	0	1,378,586	(37,758)	1,927,981	174,084	3,672,597	136,326	3.74 %	0	68,682	(5,001)	200,006	200,006	0	2056			
2057	92	379,762	0	1,471,084	(37,357)	1,845,863	178,517	3,696,705	141,160	3.84 %	0	70,467	(5,621)	206,006	206,006	0	2057			
2058	93	394,003	0	1,566,454	(36,531)	1,795,398	182,759	3,715,854	146,228	3.96 %	0	72,306	(6,341)	212,187	212,187	0	2058			
2059	94	408,778	0	1,662,415	(33,303)	1,658,388	184,779	3,729,582	151,476	4.08 %	0	74,179	(7,103)	218,552	218,552	0	2059			
2060	95	424,107	0	1,758,366	(29,455)	1,554,972	186,336	3,737,446	156,881	4.21 %	0	76,108	(7,880)	225,109	225,109	0	2060			
2061	96	440,012	0	1,851,358	(22,657)	1,447,605	185,116	3,738,974	162,458	4.35 %	0	78,087	(8,683)	231,862	231,862	0	2061			
2062	97	456,512	0	1,942,835	(17,423)	1,334,395	185,590	3,733,742	168,168	4.50 %	0	80,117	(9,467)	238,818	238,818	0	2062			
2063	98	473,631	0	2,029,289	(8,740)	1,218,320	182,794	3,721,240	174,053	4.66 %	0	82,200	(10,271)	245,982	245,982	0	2063			
2064	99	491,392	0	2,109,542	919	1,100,072	178,165	3,701,008	180,084	4.84 %	0	84,337	(11,059)	253,362	253,362	0	2064			

Step 2: Client Dashboard:

Click on the Client Dashboard link underneath the Client's Name.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

Client Dashboard ← CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

Edit | Dynamic Mode

Scenario | View/Edit Actual Values Function Initial Scenario

Planning Horizon: 40 years | Taxable | Tax-Deferred

HYSA | BA | IRA | Incomes

Year John Account Income Account Income Account Income Accounts Total Planned Distribution Percent Distribution Wages SS Approx Income Tax After Tax Income After Tax Target Income Gap Year

net return initial amount bonus % w/bonus 59 3.75 % 4.00 % 5.00 % 40,000 500,000 1,000,000 0.00 % 500,000 1,000,000 John IRA 1,540,000 0 1,540,000 John inc 0 1,540,000 Subtotal of account incomes

2025 60 53,500 (12,000) 542,078 (22,078) 1,058,000 (8,000) 1,653,578 (42,078) -2.73 % 150,000 0 (27,922) 80,000 80,000 0 2025

2026 61 67,506 (12,000) 585,544 (21,783) 1,118,900 (8,000) 1,771,950 (41,783) -2.53 % 153,000 0 (28,817) 82,400 82,400 0 2026

2027 62 82,038 (12,000) 630,327 (21,361) 1,182,845 (8,000) 1,895,210 (41,361) -2.33 % 156,060 0 (29,827) 84,872 84,872 0 2027

2028 63 97,114 (12,000) 676,465 (20,925) 1,249,987 (8,000) 2,023,564 (40,925) -2.16 % 159,181 0 (30,838) 87,418 87,418 0 2028

2029 64 112,756 (12,000) 723,998 (20,467) 1,320,486 (8,000) 2,157,233 (40,467) -2.00 % 162,365 0 (31,857) 90,041 90,041 0 2029

2030 65 128,984 (12,000) 772,933 (19,983) 1,394,511 (8,000) 2,296,428 (39,983) -1.85 % 165,612 0 (32,887) 92,742 92,742 0 2030

2031 66 145,821 (12,000) 823,851 (20,001) 1,472,236 (8,000) 2,441,909 (40,001) -1.74 % 168,924 0 (33,999) 95,524 95,524 0 2031

2032 67 151,289 0 794,074 6,2731 1,545,948 0 2,491,212 62,731 2.57 % 0 37,094 (1,435) 98,390 98,390 0 2032

2033 68 156,963 0 761,174 64,663 1,623,140 0 2,541,278 64,663 2.60 % 0 38,058 (1,380) 101,342 101,342 0 2033

2034 69 162,849 0 724,971 66,650 1,704,297 0 2,592,118 66,650 2.62 % 0 39,048 (1,316) 104,382 104,382 0 2034

2035 70 168,956 0 685,283 68,687 1,789,512 0 2,643,751 68,687 2.65 % 0 40,063 (1,237) 107,513 107,513 0 2035

2036 71 175,292 0 641,917 70,778 1,878,988 0 2,696,196 70,778 2.68 % 0 41,105 (1,144) 110,739 110,739 0 2036

2037 72 181,865 0 594,668 72,925 1,972,937 0 2,749,470 72,925 2.71 % 0 42,174 (1,038) 114,061 114,061 0 2037

2038 73 188,685 0 543,324 75,131 2,071,584 0 2,803,592 75,131 2.73 % 0 43,270 (918) 117,483 117,483 0 2038

2039 74 195,761 0 487,661 77,396 2,175,163 0 2,858,584 77,396 2.76 % 0 44,395 (784) 121,007 121,007 0 2039

2040 75 203,102 0 427,444 79,723 2,283,921 0 2,914,467 79,723 2.79 % 0 45,549 (635) 124,637 124,637 0 2040

2041 76 210,718 0 459,134 (14,592) 2,301,749 96,368 2,971,601 81,776 2.81 % 0 46,734 (133) 128,376 128,376 0 2041

2042 77 218,620 0 493,425 (15,925) 2,316,323 100,513 3,028,366 84,588 2.85 % 0 47,949 (309) 132,228 132,228 0 2042

2043 78 226,818 0 530,958 (17,793) 2,326,852 105,287 3,084,625 87,494 2.89 % 0 49,195 (495) 136,195 136,195 0 2043

2044 79 235,324 0 571,966 (19,775) 2,332,917 110,277 3,140,209 90,502 2.93 % 0 50,475 (696) 140,280 140,280 0 2044

2045 80 244,149 0 616,725 (21,878) 2,334,072 115,491 3,194,945 93,613 2.98 % 0 51,787 (911) 144,489 144,489 0 2045

2046 81 253,304 0 664,871 (23,477) 2,330,462 120,313 3,248,637 96,836 3.03 % 0 53,133 (1,146) 148,823 148,823 0 2046

2047 82 262,803 0 717,269 (25,804) 2,321,014 125,971 3,301,088 100,167 3.08 % 0 54,515 (1,394) 153,288 153,288 0 2047

2048 83 272,658 0 773,472 (27,512) 2,305,934 131,131 3,352,064 103,619 3.14 % 0 55,932 (1,664) 157,887 157,887 0 2048

2049 84 282,883 0 834,480 (30,069) 2,283,972 137,258 3,401,335 107,189 3.20 % 0 57,386 (1,952) 162,623 162,623 0 2049

2050 85 293,491 0 899,669 (31,810) 2,255,422 142,748 3,448,582 110,939 3.26 % 0 58,878 (2,315) 167,502 167,502 0 2050

2051 86 304,497 0 969,220 (33,565) 2,219,810 148,383 3,493,528 114,818 3.33 % 0 60,409 (2,700) 172,527 172,527 0 2051

2052 87 315,916 0 1,045,310 (35,320) 2,176,648 154,154 3,535,873 118,833 3.40 % 0 61,986 (3,110) 177,703 177,703 0 2052

2053 88 327,762 0 1,120,930 (35,888) 2,126,600 158,879 3,575,292 122,992 3.48 % 0 63,591 (3,549) 183,034 183,034 0 2053

2054 89 340,054 0 1,203,335 (37,568) 2,068,078 164,853 3,611,466 127,284 3.56 % 0 65,245 (4,004) 188,525 188,525 0 2054

2055 90 352,806 0 1,289,252 (37,783) 2,001,967 169,515 3,644,024 131,732 3.65 % 0 66,941 (4,492) 194,181 194,181 0 2055

2056 91 366,036 0 1,378,586 (37,758) 1,927,981 174,084 3,672,597 136,326 3.74 % 0 68,682 (5,001) 200,006 200,006 0 2056

2057 92 379,762 0 1,471,084 (37,357) 1,845,863 178,517 3,696,705 141,160 3.84 % 0 70,467 (5,621) 206,006 206,006 0 2057

2058 93 394,003 0 1,566,454 (36,531) 1,795,398 182,759 3,715,854 146,228 3.96 % 0 72,306 (6,341) 212,187 212,187 0 2058

2059 94 408,778 0 1,662,415 (33,303) 1,658,388 184,779 3,729,582 151,476 4.08 % 0 74,179 (7,103) 218,552 218,552 0 2059

2060 95 424,107 0 1,758,366 (29,455) 1,554,972 186,336 3,737,446 156,881 4.21 % 0 76,108 (7,880) 225,109 225,109 0 2060

2061 96 440,012 0 1,851,358 (28,657) 1,447,605 185,116 3,738,974 162,458 4.35 % 0 78,087 (8,683) 231,862 231,862 0 2061

2062 97 456,512 0 1,942,835 (17,423) 1,334,395 185,590 3,733,742 168,168 4.50 % 0 80,117 (9,467) 238,818 238,818 0 2062

2063 98 473,631 0 2,029,289 (8,740) 1,218,320 182,794 3,721,240 174,053 4.66 % 0 82,200 (10,271) 245,982 245,982 0 2063

2064 99 491,392 0 2,109,542 919 1,100,072 178,165 3,701,080 180,084 4.84 % 0 84,337 (11,059) 253,362 253,362 0 2064

(84,000) (138,979) 3,564,279 3,341,300 1,115,142 1,901,384 (325,730) 6,032,098 6,032,097 0

Step 3: Edit: Click on the green Edit button underneath the Client Information heading.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

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

Client Information

Edit | Goto Incomes >>

Case Title: Doe, John

Description: Client one

Last: Doe | First: John | Client two: Last: John | First: | Short name: John | Date of birth: 01/01/1966 | Initial plan age: 59 | Current age: 59 | Retirement age: 67 | Gender: Male

Initial plan date: 11/17/2025 | Revision date: 11/18/2025 | Address: | City, State, Zip: | Email: | Phone: | Cell Phone: | Cell Phone: | Selection tags: Demo Advisor | Active:

Step 4: Initial Plan Date: Back date the Initial Plan Date. (01/01/2022). We recommend using January 1 as an initial plan date. It helps make the yearly calculations easier to understand for everyone. However, you can use any date throughout the year you'd like.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

Client Information

Case Title: Doe, John

Description:

Client one: Last: Doe, First: John, Date of birth: 01/01/1966, Initial plan age: 59, Current age: 59, Retirement age: 67, Gender: Male

Client two: Last: John, First: John, Date of birth: (redacted), Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Selection tags: Demo Advisor, Active (checked)

Initial plan date: 11/17/2025

Revision date: 11/18/2025

Address: (redacted)

City, State, Zip: (redacted)

Email: (redacted)

Phone: (redacted)

Cell Phone: (redacted)

Cell Phone: (redacted)

Step 5: Save: Click on the green Save button underneath the Client's Name.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

Client Information

Case Title: Doe, John

Description:

Client one: Last: Doe, First: John, Date of birth: 01/01/1966, Initial plan age: 59, Current age: 59, Retirement age: 67, Gender: Male

Client two: Last: John, First: John, Date of birth: (redacted), Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Selection tags: Demo Advisor, Active (checked)

Initial plan date: 01/01/2022

Revision date: 11/18/2025

Address: (redacted)

City, State, Zip: (redacted)

Email: (redacted)

Phone: (redacted)

Cell Phone: (redacted)

Cell Phone: (redacted)

Step 6: Structured Income Planning: Click on the Structured Income Planning link underneath the Client's Name.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

Client Information

Case Title: Doe, John

Description:

Client one: Last: Doe, First: John, Date of birth: 01/01/1966, Initial plan age: 56, Current age: 59, Retirement age: 67, Gender: Male

Client two: Last: John, First: John, Date of birth: (redacted), Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Selection tags: Demo Advisor, Active (checked)

Initial plan date: 01/01/2022

Revision date: 11/18/2025

Address: (redacted)

City, State, Zip: (redacted)

Email: (redacted)

Phone: (redacted)

Cell Phone: (redacted)

Cell Phone: (redacted)

Step 7: Years: Note that the years that have passed are in gray to indicate a past year.

Structured Income Planning

Edit Dynamic Mode

Scenario View/Edit Actual Values Function Initial Scenario																			
Planning Horizon	40 years	Taxable				Tax-Deferred				Incomes				Year					
		HYSA		BA		IRA													
		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
net return initial amount bo/w % w/bonus	56	3.75 %	40,000	500,000	0.00 %	1,000,000	0.00 %	John IRA	1,540,000	Subtotal of account incomes	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661) 2022	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	Infl Factor 2.00 %	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342) 2023		
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	Infl Factor 2.60 %	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022) 2024		
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	Infl Factor 3.00 %	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773) 2025		
2025	59	97,114	(12,000)	766,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	Incomes	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665) 2026		
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	Infl Factor 3.00 %	-1.90 %	165,612	0	(33,565)	92,064	92,742	(678) 2027		
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	Incomes	-1.85 %	168,924	0	(34,620)	94,303	95,524	(1,221) 2028		
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	Infl Factor 3.00 %	-1.74 %	170,390	0	0	96,390	98,390	0	2029	
2029	63	151,289	0	758,415	98,390	1,545,948	0	2,455,553	98,390	Incomes	4.03 %	170,390	0	0	101,342	101,342	0	2030	
2030	64	166,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	Infl Factor 3.00 %	4.13 %	170,390	0	0	101,342	101,342	0	2031	
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	Incomes	4.23 %	170,390	0	0	104,382	104,382	0	2031	
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	Infl Factor 3.00 %	4.34 %	170,390	0	0	107,513	107,513	0	2032	
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	Incomes	2.98 %	170,390	0	(505)	110,739	110,739	0	2033	
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	Infl Factor 3.00 %	3.02 %	170,390	0	38,058	(359)	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	Incomes	3.06 %	170,390	0	39,048	(197)	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,533	80,965	Infl Factor 3.00 %	3.10 %	170,390	0	40,063	(21)	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,553	2,283,921	0	2,703,300	83,553	Incomes	3.14 %	170,390	0	41,105	0	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	Infl Factor 3.00 %	3.19 %	170,390	0	42,174	0	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	Incomes	3.24 %	170,390	0	43,270	0	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	Infl Factor 3.00 %	2.06 %	170,390	0	44,395	0	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(24,746)	2,668,643	107,477	2,916,712	94,731	Incomes	3.30 %	170,390	0	45,549	0	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	Infl Factor 3.00 %	3.35 %	170,390	0	46,734	0	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	Incomes	3.41 %	170,390	0	47,949	0	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	Infl Factor 3.00 %	3.46 %	170,390	0	49,195	0	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	Incomes	3.52 %	170,390	0	50,475	0	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,178,520	110,837	Infl Factor 3.00 %	3.59 %	170,390	0	51,787	0	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(25,211)	2,723,024	140,579	3,165,858	114,369	Incomes	3.66 %	170,390	0	53,133	0	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	Infl Factor 3.00 %	3.73 %	170,390	0	54,515	0	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	Incomes	3.81 %	170,390	0	55,932	0	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,659)	2,668,704	160,379	3,263,389	125,710	Infl Factor 3.00 %	3.89 %	170,390	0	57,386	(62)	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	Incomes	3.98 %	170,390	0	58,878	(315)	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	Incomes	4.09 %	170,390	0	60,409	(586)	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	Infl Factor 3.00 %	4.19 %	170,390	0	61,980	(878)	200,006	200,006	0	2053
2054	88	379,762	0	480,799	(42,033)	2,484,822	185,642	3,345,380	143,609	Incomes	4.31 %	170,390	0	63,591	(1,194)	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	Infl Factor 3.00 %	4.44 %	170,390	0	65,245	(1,521)	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,503	153,487	Incomes	4.58 %	170,390	0	66,941	(1,876)	218,852	218,852	0	2056
2057	91	424,107	0	679,993	(44,735)	2,252,746	203,408	3,356,546	158,673	Incomes	4.73 %	170,390	0	68,682	(2,246)	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	209,588	3,348,178	164,097	Infl Factor 3.00 %	4.89 %	170,390	0	70,467	(2,702)	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	Incomes	5.07 %	170,390	0	72,000	(3,177)	238,818	238,818	0	2059
2060	94	473,831	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	Infl Factor 3.00 %	5.27 %	170,390	0	74,179	(3,679)	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	Incomes	5.48 %	170,390	0	76,108	(4,188)	253,362	253,362	0	2061
		(84,000)		203,591		3,425,505		3,545,095				1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)		

Step 8: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Structured Income Planning

Dynamic Mode

Planning Horizon	40 years		Taxable				Tax-Deferred				Incomes				Year			
			HYSA		BA		IRA											
	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	
Initial amount	56	37.5%	4.00%	5.00%	John IRA													from total income to target
net return		40,000	500,000	1,000,000	John inc				1,540,000	Subtotal of account incomes								
bonus %		0.00%	0.00%	0.00%					1,540,000			2.00%	2.60%					
w/bonus		40,000	500,000	1,000,000														
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)		1,653,578	(42,078)	-2.73%	150,000	0	(29,583)	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)		1,771,950	(41,783)	-2.53%	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)		1,895,210	(41,361)	-2.33%	156,060	0	(30,849)	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)		2,023,566	(40,925)	-2.16%	159,181	0	(31,611)	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)		2,157,233	(40,467)	-2.00%	162,365	0	(32,522)	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)		2,296,428	(39,983)	-1.85%	165,612	0	(33,565)	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)		2,441,909	(40,001)	-1.74%	168,924	0	(34,620)	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0		2,455,553	98,390	4.03%	0	0	0	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0		2,467,511	101,342	4.13%	0	0	0	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0		2,477,671	104,382	4.23%	0	0	0	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0		2,485,900	107,513	4.34%	0	0	0	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0		2,528,660	74,150	2.98%	0	0	37,094	(505)	110,739	110,739	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0		2,571,796	76,361	3.02%	0	0	38,058	(359)	114,061	114,061	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0		2,615,311	78,632	3.06%	0	0	39,048	(197)	117,483	117,483	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0		2,659,202	80,965	3.10%	0	0	40,063	(21)	121,007	121,007	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0		2,703,300	83,533	3.14%	0	0	41,105	0	124,637	124,637	2037
2038	72	210,718	0	138,726	86,209	2,398,117	0		2,747,560	86,209	3.19%	0	0	42,174	0	128,376	128,376	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0		2,791,960	88,958	3.24%	0	0	43,270	0	132,228	132,228	2039
2040	74	226,818	0	57,530	2,643,924	0			2,870,742	57,530	2.06%	0	0	44,395	0	101,925	136,195	(34,270)
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477		2,916,712	94,731	3.30%	0	0	45,549	0	140,280	140,280	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601		2,961,724	97,755	3.35%	0	0	46,734	0	144,489	144,489	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444		3,005,602	100,875	3.41%	0	0	47,749	0	148,823	148,823	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023		3,048,165	104,093	3.46%	0	0	49,195	0	153,288	153,288	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853		3,089,210	107,142	3.52%	0	0	50,475	0	157,887	157,887	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945		3,128,520	110,837	3.59%	0	0	51,787	0	162,623	162,623	2046
2047	81	293,491	0	149,341	(26,211)	2,732,024	140,579		3,165,856	114,369	3.66%	0	0	53,133	0	167,502	167,502	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190		3,200,975	118,012	3.73%	0	0	54,515	0	172,527	172,527	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219		3,233,601	121,771	3.81%	0	0	55,932	0	177,703	177,703	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379		3,263,389	125,710	3.89%	0	0	57,386	(62)	183,034	183,034	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794		3,289,830	129,962	3.98%	0	0	58,878	(315)	188,525	188,525	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378		3,312,569	134,358	4.09%	0	0	60,409	(56)	194,181	194,181	2052
2053	87	366,036	0	421,888	(41,216)	2,543,924	180,120		3,331,223	138,904	4.19%	0	0	61,980	(878)	200,006	200,006	2053
2054	88	379,762	0	480,796	(42,033)	2,528,822	185,642		3,345,348	143,609	4.31%	0	0	63,591	(1,194)	206,006	206,006	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622		3,354,632	148,463	4.44%	0	0	65,245	(1,521)	212,187	212,187	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069		3,358,509	153,487	4.58%	0	0	66,941	(1,876)	218,552	218,552	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408		3,365,546	158,673	4.73%	0	0	68,682	(2,246)	225,109	225,109	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588		3,348,178	164,097	4.89%	0	0	70,467	(2,702)	231,862	231,862	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544		3,328,378	169,695	5.07%	0	0	72,300	(3,177)	238,818	238,818	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904		3,310,080	175,482	5.27%	0	0	74,179	(3,679)	245,982	245,982	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724		3,279,235	181,442	5.48%	0	0	76,108	(4,188)	253,362	253,362	2061

Step 9: Edit or Add Scenario: Click on the green Edit or Add Scenario 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 | View/Edit Actual Values Function Initial Scenario

Planning Horizon	Taxable				Tax-Deferred				Incomes				Year							
	40 years		HYSA		BA		IRA		Wages		SS									
	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	After Tax Target	Income Gap					
net return initial amount bonus % w/bonus	56	3.75 %	40,000	4.00 %	500,000	0.00 %	1,000,000	5.00 %	John IRA	1,540,000	Subtotal of account incomes	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022
		0.00 %	40,000	0.00 %	500,000	0.00 %	1,000,000	0.00 %	John Inc	0		(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)		150,000	0	(29,583)	78,339	80,000	(1,661)				
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)		153,000	0	(30,159)	81,058	82,400	(1,342)				
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)		156,060	0	(30,849)	83,850	84,872	(1,022)				
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)		159,181	0	(31,611)	86,645	87,418	(773)				
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)		162,365	0	(32,522)	89,376	90,041	(665)				
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)		165,612	0	(33,565)	92,064	92,742	(678)				
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)		168,924	0	(34,620)	94,303	95,524	(1,221)				
2029	63	151,289	0	758,415	98,390	1,545,948	0	2,455,553	98,390		170,453	0	0	96,390	102,000	0	0			
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342		173,001	0	0	101,342	101,342	0	0			
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382		175,560	0	0	104,382	104,382	0	0			
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513		178,119	0	0	107,513	107,513	0	0			
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150		179,758	0	37,094	(505)	110,739	0	0	0		
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361		181,407	0	38,058	(359)	114,061	0	0	0		
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632		183,046	0	39,048	(197)	117,483	0	0	0		
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,965	80,965		185,712	0	40,063	(21)	121,007	0	0	0		
2037	71	203,102	0	216,277	83,553	2,283,921	0	2,703,300	83,553		188,271	0	41,105	0	124,637	0	0	0		
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203		191,849	0	42,174	0	128,376	0	0	0		
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958		195,486	0	43,270	0	132,228	0	0	0		
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530		199,124	0	44,395	0	101,925	136,195	(34,270)	0		
2041	75	235,324	0	12,746	(27,746)	2,668,643	107,477	2,916,712	94,731		202,761	0	45,549	0	140,280	140,280	0	0		
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755		206,429	0	46,734	0	144,489	144,489	0	0		
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875		210,188	0	47,949	0	148,823	148,823	0	0		
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093		213,931	0	49,195	0	153,288	153,288	0	0		
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412		217,679	0	50,475	0	157,887	157,887	0	0		
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837		221,427	0	51,787	0	162,623	162,623	0	0		
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,858	114,369		225,166	0	53,133	0	167,502	167,502	0	0		
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012		228,904	0	54,515	0	172,527	172,527	0	0		
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771		232,643	0	55,932	0	177,703	177,703	0	0		
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710		236,381	0	57,386	(62)	183,034	183,034	0	0		
2051	85	340,054	0	314,433	(36,832)	2,633,544	166,794	3,289,830	129,962		240,129	0	58,878	(315)	188,525	188,525	0	0		
2052	86	352,806	0	366,038	(39,020)	2,593,734	173,378	3,312,569	134,358		243,877	0	60,409	(586)	194,181	194,181	0	0		
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904		247,625	0	61,980	(878)	200,006	200,006	0	0		
2054	88	379,762	0	480,799	(42,033)	2,484,822	185,642	3,345,380	143,609		251,373	0	63,591	(1,194)	206,006	206,006	0	0		
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463		255,121	0	65,245	(1,521)	212,187	212,187	0	0		
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,503	153,487		258,869	0	66,941	(1,876)	218,852	218,852	0	0		
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673		262,617	0	68,682	(2,246)	225,109	225,109	0	0		
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097		266,365	0	70,467	(2,702)	231,862	231,862	0	0		
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695		270,113	0	72,300	(3,177)	238,818	238,818	0	0		
2060	94	473,831	0	898,708	(40,422)	1,937,741	215,904	3,310,060	175,482		273,861	0	74,179	(3,679)	245,982	245,982	0	0		
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442		277,609	0	76,108	(4,188)	253,362	253,362	0	0		
		(84,000)		203,591		3,425,505		3,545,095			1,115,142	0	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)			

Step 10: Replicate Current Scenario As Text Box: Click within the Replicate Current Scenario text box.

Manage Scenario

Save Cancel

Scenario View/Edit Actual Values Function Initial Scenario

Delete Current Scenario Rename Current Scenario To ...

Create New Scenario As ... Replicate Current Scenario As ...

Accounts Also Used In

HYSA BA IRA

Incomes Also Used In

Wages SS

Target Also Used In

After Tax Target

Tax Also Used In

Approx Income Tax

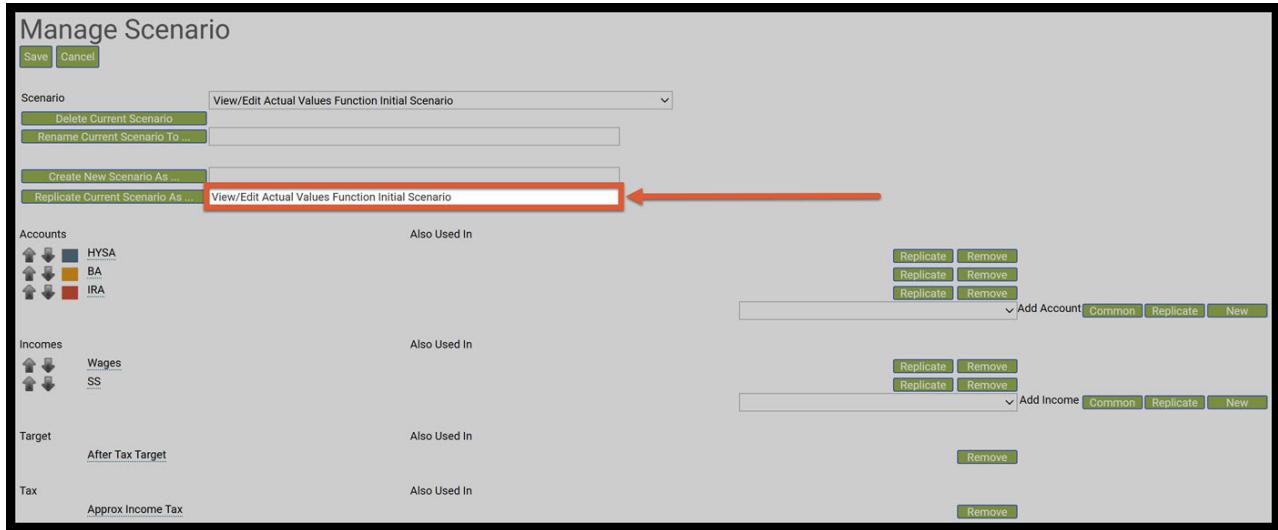
Replicate Remove

Add Account Common Replicate New

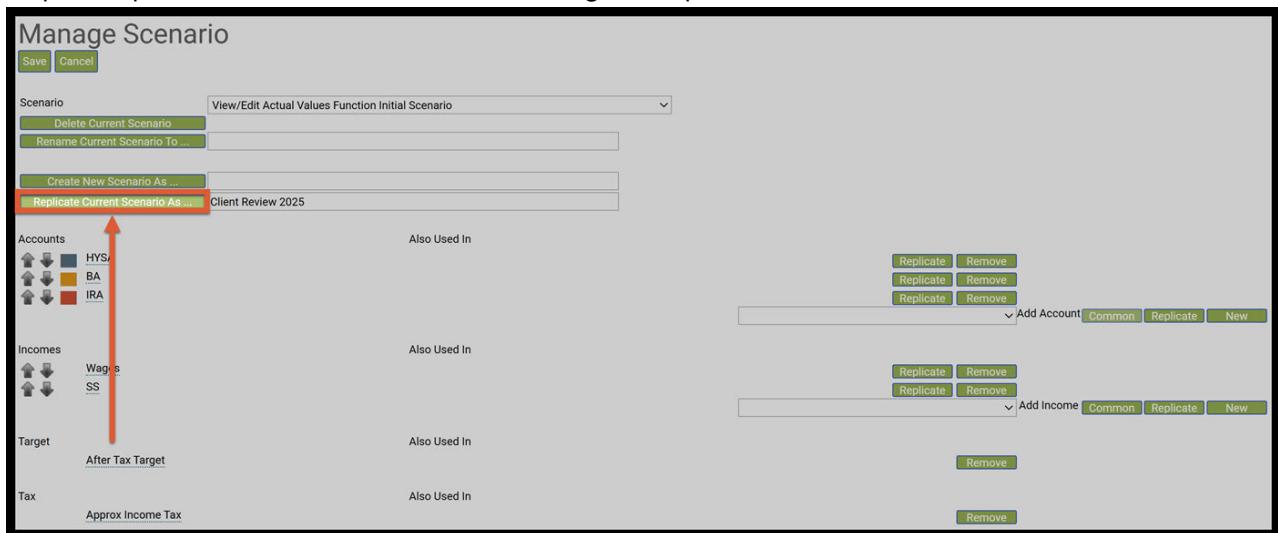
Add Income Common Replicate New

Step 11: Rename the Current Scenario: The current scenario name will automatically appear in the text box. Delete

the current scenario name and rename the current scenario. (Client Review 2025)



Step 12: Replicate Current Scenario As: Click on the green Replicate Current Scenario As button.



Step 13: Scenario: SIPS will automatically process and replicate the new scenario.

Manage Scenario

Save Cancel

Scenario: Client Review 2025

Actions: Delete Current Scenario, Rename Current Scenario To ..., Create New Scenario As ..., Replicate Current Scenario As ...

Accounts: HYSA (2), BA (3), IRA (9)

Incomes: Wages (2), SS (2)

Target: After Tax Target (7)

Tax: Approx Income Tax (3)

Also Used In: (List of items with Replicate and Remove buttons)

Add Account: Common, Replicate, New

Add Income: Common, Replicate, New

Step 14: Save: Click on the green Save button underneath the Manage Scenario heading.

Manage Scenario

Save Cancel

Scenario: Client Review 2025

Actions: Delete Current Scenario, Rename Current Scenario To ..., Create New Scenario As ..., Replicate Current Scenario As ...

Accounts: HYSA (2), BA (3), IRA (9)

Incomes: Wages (2), SS (2)

Target: After Tax Target (7)

Tax: Approx Income Tax (3)

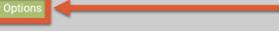
Also Used In: (List of items with Replicate and Remove buttons)

Add Account: Common, Replicate, New

Add Income: Common, Replicate, New

Step 15: Display Options: You will automatically be taken back to the Structured Income Planning Page. 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 | Client Review 2025

Planning Horizon	40 years		HYSA (2)		BA (3)		IRA (9)		Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
	Year	John	Account	Income	Account	Income	Account	Income			Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	from total income to target			
net return initial amount bonus % w/bonus	56	37.75 %	40,000	4.00 %	1,000,000	5.00 %	John IRA	1,540,000										
		0.00 %	0.00 %	0.00 %	0.00,000	0.00 %	John inc	0	Subtotal of account incomes	2.00 %	2.60 %							
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022	
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023	
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024	
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025	
2026	60	112,756	(12,000)	723,998	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026	
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027	
2028	62	145,821	(12,000)	823,851	(20,000)	1,472,236	(8,000)	2,441,909	(40,000)	-1.74 %	166,924	0	(34,620)	94,303	95,524	(1,221)	2028	
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	-4.03 %	0	0	0	98,390	96,390	0	2029	
2030	64	156,963	0	687,410	101,942	1,623,140	0	2,481,514	101,942	-4.13 %	0	0	0	101,942	101,342	0	2030	
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	-4.23 %	0	0	0	104,382	104,382	0	2031	
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,600	107,513	-4.34 %	0	0	0	107,513	107,513	0	2032	
2033	67	175,292	0	474,380	14,150	1,878,988	0	2,528,660	74,150	-2.98 %	0	37,094	(505)	110,739	110,739	0	2033	
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	-3.02 %	0	38,058	(359)	114,061	114,061	0	2034	
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	-3.06 %	0	39,048	(197)	117,483	117,483	0	2035	
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	-3.10 %	0	40,063	(21)	121,007	121,007	0	2036	
2037	71	203,102	0	216,277	83,553	2,283,921	0	2,703,300	83,553	-3.14 %	0	41,105	0	124,637	124,637	0	2037	
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	-3.19 %	0	42,174	0	128,376	128,376	0	2038	
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,760	88,958	-3.24 %	0	43,270	0	132,228	132,228	0	2039	
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	-2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040	
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	-3.30 %	0	45,549	0	140,280	140,280	0	2041	
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	-3.35 %	0	46,734	0	144,489	144,489	0	2042	
2043	77	253,304	0	45,795	(16,570)	2,705,503	117,444	3,005,602	100,875	-3.41 %	0	47,949	0	148,823	148,823	0	2043	
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	-3.46 %	0	49,195	0	153,288	153,288	0	2044	
2045	79	272,458	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	-3.52 %	0	50,475	0	157,887	157,887	0	2045	
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	-3.59 %	0	51,787	0	162,623	162,623	0	2046	
2047	81	293,491	0	149,341	(26,221)	2,723,024	140,579	3,165,858	114,369	-3.66 %	0	53,133	0	167,502	167,502	0	2047	
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	-3.73 %	0	54,515	0	172,527	172,527	0	2048	
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	-3.81 %	0	55,932	0	177,703	177,703	0	2049	
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	-3.89 %	0	57,386	(62)	183,034	183,034	0	2050	
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	-3.98 %	0	58,878	(315)	188,525	188,525	0	2051	
2052	86	352,806	0	366,038	(39,020)	2,593,734	173,378	3,312,569	134,358	-4.09 %	0	60,409	(586)	194,181	194,181	0	2052	
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	-4.19 %	0	61,980	(878)	200,006	200,006	0	2053	
2054	88	379,762	0	480,799	(42,033)	2,484,822	185,642	3,345,380	143,609	-4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054	
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	-4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055	
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,503	153,487	-4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056	
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	-4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057	
2058	92	440,012	0	751,372	(44,491)	2,156,795	205,588	3,348,178	164,097	-4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058	
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	-5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059	
2060	94	473,631	0	899,708	(40,422)	1,937,741	215,904	3,310,080	175,482	-5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060	
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	-5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061	

(\$44,000) 203,591 3,425,505 3,545,095 1,115,142 1,576,643 (246,416) 5,990,466 6,032,097 (41,631)

Column Display Options View RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison **View Tax Rates** View Plan Years

Account and Income Grouping

Accounts

Group 1 Group 2 Group 3 Group 4 Group 5

HYSA (2)

BA (3)

IRA (9)

Incomes

Group 1 Group 2 Group 3 Group 4 Group 5

Wages (2)

SS (2)

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

Group 1 Taxable

Group 2 Tax-Deferred

Group 3

Group 4

Group 5

Incomes

Title

Group 1 Incomes

Group 2

Group 3

Group 4

Group 5

Color

Sel

Sel

Sel

Sel

Sel

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping

Return Without Grouping

Step 17: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page and the "Approx Income Tax" column will automatically be showing the monetary and percentage amounts.

Structured Income Planning														Prepared By: Demo Advisor																
Client Dashboard		Structured Income Planning			Cash Flow and Tax Advisor			Asset Allocation and Net Worth			Graphs		Reports		Tools															
Edit		Save		Cancel		Add Account		Add Income		Add Inc Tax		Add Target		Edit or Add Scenario		Display Options														
Scenario Client Review 2025																														
Planning Horizon	40 years		HYSA (2)			BA (3)			IRA (9)																					
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year													
net return	56	3.75 %		4.00 %		5.00 %		John IRA					Manage	Manage	Manage	Manage														
initial amount		40,000		500,000		1,000,000		John inc					Infl Factor	Infl Factor	Infl Factor	Infl Factor														
w/bonus %		0.00 %		0.00 %		0.00 %							2.00 %	2.60 %	3.00 %	3.00 %														
		40,000		500,000		1,000,000		Manage									from total income to target													
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.7 %	150,000	0	(29,583)-18%	78,339	80,000	(1,651)	2022													
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023													
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024													
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025													
2026	60	112,756	(12,000)	723,994	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026													
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,555)-17%	92,064	92,742	(678)	2027													
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028													
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029													
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030													
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031													
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032													
2033	67	175,292	0	474,380	74,150	1,879,888	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033													
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034													
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035													
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036													
2037	71	203,102	0	216,277	83,533	2,285,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037													
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038													
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039													
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,747	57,530	2.96 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040													
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041													
2042	76	244,149	0	28,101	(14,846)	2,689,474	0	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042													
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043													
2044	78	262,803	0	66,557	(18,930)	2,718,086	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044													
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045													
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,887	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046													
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047													
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048													
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049													
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050													
2051	85	340,054	0	314,433	(36,832)	2,635,534	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051													
2052	86	352,806	0	366,030	(39,202)	2,593,794	173,378	3,312,569	134,558	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052													
2053	87	366,036	0	421,188	(41,216)	2,543,300	180,120	3,311,233	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053													
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054													
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055													
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056													
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,365,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057													
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058													
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,322,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059													
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060													
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,189)-3%	253,362	253,362	0	2061													

Structured Income Planning

Scenario Client Review 2025																	
Planning Horizon	40 years	HYSA (2)		BA (3)		IRA (9)											
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %		John IRA	1,540,000	0							
initial amount		40,000		500,000		1,000,000		John inc	1,540,000	0							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		Manage	1,540,000	0							
		40,000	Manage	500,000	Manage	1,000,000											
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,540,000	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	81,058	82,400	(1,342)	2023		
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,161)-17%	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,998	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(559)-1%	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
2038	72	210,718	0	188,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	152,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,653,544	166,794	3,289,839	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
2052	86	352,806	0	366,038	(39,020)	2,597,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,000	200,000	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,000	206,000	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
2060	94	473,631	0	898,703	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061

Step 19: View RMD Checks: Click on the green "View RMD Checks" button.

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

Account and Income Grouping

Accounts

Group 1	Group 2	Group 3	Group 4	Group 5
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Incomes

Group 1	Group 2	Group 3	Group 4	Group 5
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

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
Group 1 Taxable
Group 2 Tax-Deferred
Group 3
Group 4
Group 5

Incomes

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

Color

Green
Blue
Yellow
Red
Purple
Grey

Color

Green
Blue
Yellow
Red
Purple
Grey

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 20: RMD Column: You will automatically be taken back to the Structured Income Planning page and an RMD column will have automatically been added to the plan along with the amounts that need to be withdrawn.

Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2022

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

Structured Income Planning

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

Scenario | Client Review 2025

Planning 40 years Horizon

HYSA (2) BA (3) IRA (9)

Total required

View Beneficial RMD

REGULAR RMD across all accounts

John total RMD

net return initial amount bonus % w/bonus

Year John Account Income Account Income Account Income Accounts Total Planned Distribution Percent Distribution Wages (2) SS (2) Approx Income Tax (3) After Tax Income After Tax Target (7) Income Gap Year

1,540,000 Subtotal of account incomes

Manage Infl Factor 2.00% Manage Infl Factor 2.60% Manage Eff Tax Rate

Manage Infl Factor 3.00% from total income to target

Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022	
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023	
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024	
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,564	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025	
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026	
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027	
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,903	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028	
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	-4.03 %	0	0	0	98,390	98,390	0	2029	
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	-4.13 %	0	0	0	101,342	101,342	0	2030	
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	-4.23 %	0	0	0	104,382	104,382	0	2031	
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	-4.34 %	0	0	0	107,513	107,513	0	2032	
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	-2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033	
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	-3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034	
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	-3.06 %	0	39,048	(197)-1%	117,483	117,483	0	2035	
2036	70	195,761	0	288,277	80,965	2,175,163	0	2,659,202	80,965	-3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036	
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	-3.14 %	0	41,105	0	124,637	124,637	0	2037	
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	-3.19 %	0	42,174	0	128,376	128,376	0	2038	
2039	73	218,620	0	55,317	89,058	2,518,022	0	2,791,960	89,058	-3.24 %	0	43,270	0	132,228	132,228	0	2039	
2040	74	226,818	0	0	57,530	643,924	0	2,870,742	57,530	-2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040	
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	-3.30 %	0	45,549	0	140,280	140,280	0	2041	
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	-3.35 %	0	46,734	0	144,489	144,489	0	2042
117,444	2042	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	-3.41 %	0	47,949	0	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,803	123,023	3,048,165	104,993	-3.46 %	0	49,195	0	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	-3.52 %	0	50,475	0	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	-3.59 %	0	51,787	0	162,523	162,523	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,731,024	140,579	3,165,856	114,269	-3.66 %	0	53,193	0	167,502	167,502	0	2047
147,190	2048	82	304,457	0	184,493	(29,178)	2,731,988	147,190	3,200,975	118,012	-3.73 %	0	54,515	0	172,527	172,527	0	2048
153,219	2049	83	319,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	-3.81 %	0	55,932	0	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,669,704	160,379	3,263,389	125,710	-3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	-3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	-4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	-4.19 %	0	61,980	(876)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	-4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,59)	2,416,441	192,622	3,354,632	148,463	-4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	-4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,698	(44,795)	2,252,747	203,408	3,356,544	158,673	-4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,991)	2,156,795	208,588	3,348,178	164,097	-4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,787	169,695	-5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	-5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	-5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061

(84,000) 203,591 3,425,505 3,545,095 1,115,142 1,576,643 (246,416) 5,990,466 6,032,097 (41,631)

Step 21: Display Options: Click on the green Display Options 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 | Client Review 2025

Planning Horizon		HYSA (2)		BA (3)		IRA (9)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
Total required	View Beneficial RMD	Year	John	Account	Income	Account	Income				Manage	Manage	Manage	Manage	Manage	Manage	from total income to target	
REGULAR RMD	across all accounts	net return initial amount	56	3.75 %	4.00 %	5.00 %	1,000,000	John inc	1,540,000	0	Manage	2.00 %	2.60 %	3.00 %	Manage	Manage	from total income to target	
John total RMD		initial amount w/bonus %	59	40,000	40,000	500,000	1,000,000	John inc	1,540,000	0	Manage	2.00 %	2.60 %	3.00 %	Manage	Manage	from total income to target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,050	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,496	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(12,000)	772,938	(19,983)	1,394,551	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,665)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,900	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,799	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.05 %	0	39,048	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,760	88,958	3.24 %	0	43,270	0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,747	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,749	0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,808	123,023	3,048,615	104,093	3.46 %	0	49,195	0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,858	114,369	3.66 %	0	53,133	0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,839	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,383	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,256,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,790	213,544	3,332,287	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061

Account and Income Grouping

Accounts

Group 1	Group 2	Group 3	Group 4	Group 5
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Incomes

Wages (2)	SS (2)
<input checked="" type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>
<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>

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.

Return With Grouping **Return Without Grouping**

Group Setup

Accounts

Title	Color
Group 1 Taxable	<input checked="" type="radio"/>
Group 2 Deferral	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Incomes

Title	Color
Group 1 Incomes	<input checked="" type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Reset Title / Colors **Copy Setup To All Scenarios**

Step 23: Grouping: You will automatically be taken back to the Structured Income Planning Page and grouping will have been turned on for the assets and incomes.

Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/10/2022
REVISED PLAN DATE: 11/18/2022

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

Structured Income Planning

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

Scenario | Client Review 2025

Planning Horizon	40 years	Taxable			Tax-Deferred			Incomes											
		HYSA (2)		BA (3)	IRA (9)		John IRA	John inc	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
Total required		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																			
REGULAR RMD																			
accross all accounts																			
initial amount	56	3.75 %		40,000	4.00 %		500,000	5.00 %	1,000,000	John IRA	1,540,000	Subtotal of account incomes	150,000	0	(29.583)-18%	78,339	80,000	(1,661)	2022
bonus %				0.00 %			0.00 %		0.00 %						(30.159)-17%	81,058	82,400	(1,342)	2023
w/bonus				40,000	Manager		500,000	Manager	1,000,000	Manager	1,540,000				(30.849)-17%	83,850	84,872	(1,022)	2024
John total RMD															(31.611)-17%	86,645	87,418	(773)	2025
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29.583)-18%	78,339	80,000	(1,661)	2022	
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30.159)-17%	81,058	82,400	(1,342)	2023	
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30.849)-17%	83,850	84,872	(1,022)	2024	
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31.611)-17%	86,645	87,418	(773)	2025	
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32.522)-17%	89,376	90,041	(665)	2026	
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33.565)-17%	92,064	92,742	(678)	2027	
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,903	(40,001)	-1.74 %	168,924	0	(34.520)-17%	94,303	95,524	(1,221)	2028	
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	0	98,390	0	2029	
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	0	101,342	0	2030	
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	0	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	0	107,513	0	2032	
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033	
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034	
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035	
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036	
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,303	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037	
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038	
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039	
0	2040	74	226,818	0	0	57,530	643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040	
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041	
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042	
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,975	3.41 %	0	47,949	0	149,023	149,023	0	2043	
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044	
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045	
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,637	110,687	3.59 %	0	51,787	0	162,623	162,623	0	2046	
140,749	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047	
147,190	2048	82	304,497	0	184,493	(28,778)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048	
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049	
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,703	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	180,034	180,034	0	2050	
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	2,889,830	(29,962)	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051	
173,378	2052	86	352,806	0	366,030	(39,202)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052	
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053	
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054	
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055	
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,652	218,652	0	2056	
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,544	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057	
208,588	2058	92	440,012	0	751,371	(44,491)	2,156,279	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058	
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059	
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060	
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,186)-3%	253,362	253,362	0	2061	

Step 24: Manage: Click on the green Manage button within the HYSA column.

Structured Income Planning

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

Scenario Client Review 2025

Total required	Year	John	Taxable			Tax-Deferred			Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
			Planning Horizon 40 years			HYSA (2)		BA (3)		IRA (9)		Manage		Manage			
			Initial amount	net return	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Infl Factor	Infl Factor	Infl Factor	Infl Factor
REGULAR RMD across all accounts			40,000	3.75 %	56	40,000	500,000	0	1,000,000	0	John IRA	1,540,000	0				
John total RMD			40,000	0.00 %	57	67,506	500,000	0	1,000,000	0	John inc	1,540,000	0				
0	2022	56	53,500	(1.0000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)
0	2023	57	67,506	(1.0000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)
0	2024	58	82,038	(1.0000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)
0	2025	59	97,114	(1.0000)	676,465	(20,925)	1,249,987	(8,000)	2,023,564	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)
0	2026	60	112,756	(1.0000)	723,990	(20,467)	1,320,486	(8,000)	2,157,238	(40,467)	-2.00 %	162,365	0	(32,322)-17%	89,376	90,041	(665)
0	2027	61	128,984	(1.0000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,665)-17%	92,064	92,742	(678)
0	2028	62	145,821	(1.0000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,420)-17%	94,303	95,524	(1,221)
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,760	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,808	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,833	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0
			(84,000)		203,591		3,425,505		3,545,095			1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)

Step 25: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.

Manage Account

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

Account name	HYSA (2)
Initial account balance	\$40,000
Hypothetical return	3.75 %
Bonus	0.0 %
Optional	Account description Account company Other
Tax calculation option	Tax Growth Only (NQ Interest)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none
Risk level	n/a
Account owner	John
Account type	NQ
Add an income rider	<input type="checkbox"/> John's age <input type="checkbox"/> Client2's age <input type="checkbox"/> Joint
Select income rider	<input type="dropdown"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Structured Income Type

Income Riders
 Start payout from income rider

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

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

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

Annual Savings
 Annual fixed savings

Income Data

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

Buttons

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

Step 26: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. \$57,038 (82,038-25,000).

Manage Account

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

Account name	HYSA (2)
Initial account balance	\$40,000
Hypothetical return	3.75 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	Tax Growth Only (NQ Interest)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none Sel
Risk level	n/a
Account owner	John
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	57,038
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

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

Manage Account

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

Account name	HYSA (2)
Initial account balance	\$40,000
Hypothetical return	3.75 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	Tax Growth Only (NQ Interest)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	none Sel
Risk level	n/a
Account owner	John
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	57,038
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 28: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the HYSA. The number will be shaded in blue to indicate it is an actual value.

Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/20/2025

Structured Income Planning

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

Scenario | Client Review 2025

Planning Horizon	Taxable			Tax-Deferred			Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year	
	HYSA (2)			BA (3)						Wages (2)		SS (2)						
	Year	John	Account	Income	Account	Income	Account	Income	John IRA	John inc	Manage Infl Factor 2.00 %	Manage Infl Factor 2.60 %	Manage Eff Tax Rate	Manage Infl Factor 3.00 %	from total income to target			
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %											
across all accounts	initial amount	40,000		500,000		0.00 %	1,000,000											
John total RMD	bonus % w/bonus	40,000		500,000		0.00 %	1,000,000											
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	0	(29,583)-18%	78,339	80,000	(1,661)	2022	
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,958	(41,783)	-2.53 %	0	(30,159)-17%	81,058	82,400	(1,342)	2023	
0	2024	58	57,038	(12,000)	555,547	(21,511)	1,088,845	(8,000)	1,870,210	(41,361)	-2.33 %	0	(30,241)-17%	84,458	84,872	(414)	2024	
0	2025	59	71,777	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	0	(31,386)-17%	86,870	87,418	(548)	2025	
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	0	(32,289)-17%	89,609	90,041	(432)	2026	
0	2027	61	101,065	(12,000)	772,933	(19,988)	1,394,511	(8,000)	2,268,509	(39,988)	-1.88 %	0	(33,323)-17%	92,306	92,742	(436)	2027	
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	0	(34,369)-17%	94,554	95,524	(970)	2028	
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	-4.08 %	0	0	98,390	98,390	0	2029	
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	-4.18 %	0	0	101,342	101,342	0	2030	
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,523	104,382	-4.29 %	0	0	104,382	104,382	0	2031	
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	-4.40 %	0	0	107,513	107,513	0	2032	
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	-3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	-3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	-3.09 %	0	39,048	0	117,483	117,483	0	2035
0	2036	70	156,875	0	289,038	80,944	2,175,163	0	2,621,067	80,944	-3.14 %	0	40,063	0	121,007	121,007	0	2036
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	-3.19 %	0	41,105	0	124,637	124,637	0	2037
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	-3.24 %	0	42,174	0	128,376	128,376	0	2038
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	-3.29 %	0	43,270	0	132,228	132,228	0	2039
0	2040	74	181,763	0	50,408	64,924	2,643,924	0	2,825,686	58,408	-2.13 %	0	44,395	0	102,803	136,195	(33,392)	2040
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	-3.35 %	0	45,549	0	140,280	140,280	0	2041
112,601	2042	76	198,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	-3.41 %	0	46,734	0	144,489	144,489	0	2042
117,444	2042	77	203,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,975	-3.46 %	0	47,749	0	148,823	148,823	0	2043
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,800	123,023	2,995,962	104,993	-3.52 %	0	49,195	0	153,288	153,288	0	2044
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	-3.59 %	0	50,475	0	157,887	157,887	0	2045
134,945	2046	80	226,691	0	118,393	(24,109)	2,727,242	134,945	3,072,328	110,837	-3.65 %	0	51,787	0	162,623	162,623	0	2046
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,578	3,107,558	114,269	-3.72 %	0	53,193	0	167,502	167,502	0	2047
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,469	118,012	-3.80 %	0	54,515	0	172,527	172,527	0	2048
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	-3.88 %	0	55,932	0	177,703	177,703	0	2049
160,379	2050	84	262,656	0	266,985	(34,731)	2,669,704	160,379	3,198,344	125,648	-3.96 %	0	57,386	0	183,034	183,034	0	2050
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	-4.05 %	0	58,878	0	188,525	188,525	0	2051
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	-4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	-4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	-4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	-4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	-4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,747	203,408	3,276,151	158,120	-4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	-4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	-5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	905,203	(41,165)	1,937,741	215,904	3,222,492	174,749	-5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	-5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061

(84,000) 197,498 3,425,505 3,539,003 1,115,142 1,576,643 (237,886) 5,992,903 6,032,097 (39,194)

Step 29: HYSA Account Column: The remainder of the years will have been automatically adjusted.

Structured Income Planning

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

Scenario		Client Review 2025																									
Planning Horizon	40 years	Taxable						Tax-Deferred						Incomes						Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year			
		HYSAs (2)			BA (3)			IRA (9)			John IRA			John Inc			Subtotal of account incomes										
		Year	John	Acc	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Manage	Infl Factor	Manage	Infl Factor	Manage	Eff Tax Rate								
Total required																				2.00 %	2.60 %	3.00 %	from total income to target				
View Beneficial RMD																											
REGULAR RMD accross all accounts																											
net return initial amount bonus % w/bonus																											
John total RMD																											
0	2022	56	5,500	12,000	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022									
0	2023	57	67,506	12,000	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023									
0	2024	58	57,038	12,000	630,327	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024									
0	2025	59	71,177	12,000	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,886)-17%	86,870	87,418	(548)	2025									
0	2026	60	85,846	12,000	723,999	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026									
0	2027	61	101,065	12,000	772,933	(19,983)	1,394,511	(8,000)	2,268,500	(39,983)	-1.88 %	165,612	0	(33,223)-17%	92,306	92,742	(436)	2027									
0	2028	62	116,855	12,000	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028									
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0	98,390	98,390	0	2029									
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0	101,342	101,342	0	2030									
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0	104,382	104,382	0	2031									
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0	107,513	107,513	0	2032									
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	0	0	37,094	(271)-0%	110,739	110,739	0	2033							
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	0	0	38,058	(117)-0%	114,061	114,061	0	2034							
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	0	0	39,048	0-0%	117,483	117,483	0	2035							
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	0	0	40,063	0-0%	121,007	121,007	0	2036							
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	0	0	41,105	0-0%	124,637	124,637	0	2037							
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	0	0	42,174	0-0%	128,376	128,376	0	2038							
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	0	0	43,270	0-0%	132,228	132,228	0	2039							
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	0	0	44,395	0-0%	102,803	136,195	(33,392)	2040							
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	0	0	45,549	0-0%	140,280	140,280	0	2041							
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	0	0	46,734	0-0%	144,489	144,489	0	2042							
117,444	2043	77	202,988	0	45,795	(15,570)	2,706,503	117,444	2,955,286	100,375	3.46 %	0	0	0	47,949	0-0%	148,823	148,823	0	2043							
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,800	123,023	2,995,962	104,093	3.52 %	0	0	0	49,195	0-0%	153,288	153,288	0	2044							
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	125,853	3,035,058	107,412	3.59 %	0	0	0	50,475	0-0%	157,887	157,887	0	2045							
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	0	0	51,787	0-0%	162,623	162,623	0	2046							
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	0	0	53,133	0-0%	167,502	167,502	0	2047							
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	0	0	54,515	0-0%	172,527	172,527	0	2048							
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	0	0	55,932	0-0%	177,703	177,703	0	2049							
160,379	2050	84	262,656	0	266,988	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	0	0	57,386	0-0%	183,034	183,034	0	2050							
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	0	0	58,878	0-0%	188,525	188,525	0	2051							
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	0	0	60,409	(118)-0%	194,181	194,181	0	2052							
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,303	180,120	3,259,894	138,419	4.27 %	0	0	0	61,980	(393)-1%	200,006	200,006	0	2053							
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	0	0	63,591	(693)-1%	206,006	206,006	0	2054							
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	0	0	65,245	(1,004)-1%	212,187	212,187	0	2055							
198,069	2056	90	327,578	0	613,707	(45,118)	2,399,194	198,069	3,280,480	152,951	4.67 %	0	0	0	66,941	(1,340)-1%	218,552	218,552	0	2056							
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	0	0	68,682	(1,693)-2%	225,109	225,109	0	2057							
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	0	0	70,467	(2,062)-2%	231,862	231,862	0	2058							
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	0	0	72,300	(2,467)-2%	238,818	238,818	0	2059							
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	0	0	74,179	(2,946)-3%	245,982	245,982	0	2060							
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	0	0	76,108	(3,431)-3%	253,362	253,362	0	2061							

Step 30: Approx Income Tax: Note the amounts in the Approx Income Tax Column.

Structured Income Planning

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

Scenario	Client Review 2025																	
	Planning Horizon		Taxable				Tax-Deferred				Incomes				Approx			
	40 years		HYSA (2)		BA (3)		IRA (9)											
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																		
REGULAR RMD across all accounts			net return	3.75 %	4.00 %	5.00 %												
			initial amount	40,000	500,000	1,000,000												
John total RMD			bonus %	0.00 %	0.00 %	0.00 %												
			w/bonus	40,000	500,000	1,000,000												
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000		(29,583-18%	80,000	(1,661)	2022	
0	2023	57	67,605	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,711,950	(41,783)	-2.53 %	153,000		(30,149-17%	82,400	(1,342)	2023	
0	2024	58	57,038	(12,000)	630,257	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060		(30,241-17%	84,458	(414)	2024	
0	2025	59	71,177	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181		(31,386-17%	86,870	(548)	2025	
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365		(32,289-17%	89,609	(9041)	2026	
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612		(33,323-17%	92,306	92,742	(436)	2027
0	2028	62	116,855	(12,000)	823,851	(17,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924		(34,669-17%	94,554	95,524	(970)	2028
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0		0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0		0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	610,526	104,382	1,704,297	0	2,445,232	104,382	4.29 %	0		0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0		0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	474,614	73,916	1,878,888	0	2,494,074	73,916	3.02 %	0		(271)-0%	110,739	110,739	0	2033
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0		(38,058)-0%	114,061	114,061	0	2034
0	2035	69	151,205	0	355,474	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0		(39,048)-0%	117,483	117,483	0	2035
0	2036	70	156,975	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0		(40,063)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0		(41,105)-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	136,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0		(42,174)-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0		(42,270)-0%	132,226	132,226	0	2039
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0		(44,395)-0%	102,803	136,195	(33,392)	2040
107,477	2041	75	188,570	0	127,446	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0		(45,549)-0%	140,280	140,280	0	2041
111,2601	2042	76	195,651	0	28,101	(14,846)	2,694,574	112,601	2,912,326	77,595	3.41 %	0		(46,734)-0%	144,499	144,499	0	2042
117,4444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,952,866	100,875	3.46 %	0		(47,949)-0%	149,823	149,823	0	2043
123,0203	2044	78	210,400	0	66,557	(18,930)	2,718,806	123,020	2,995,962	104,093	3.52 %	0		(49,195)-0%	153,288	153,288	0	2044
128,8953	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,895	3,035,050	107,412	3.59 %	0		(50,475)-0%	157,887	157,887	0	2045
134,9455	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,238	110,837	3.65 %	0		(51,787)-0%	162,623	162,623	0	2046
140,5759	2047	81	235,182	0	149,341	(26,224)	2,734,924	140,579	3,107,559	114,369	3.79 %	0		(53,188)-0%	167,593	167,593	0	2047
147,1780	2048	82	244,012	0	184,449	(29,178)	2,719,195	147,190	3,140,489	118,012	3.85 %	0		(54,515)-0%	172,527	172,527	0	2048
153,2119	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0		(55,932)-0%	177,703	177,703	0	2049
160,3379	2050	84	262,656	0	266,985	(34,731)	2,667,604	160,376	3,198,344	125,648	3.96 %	0		(57,386)-0%	183,034	183,034	0	2050
166,7949	2051	85	272,505	0	314,812	(37,147)	2,633,544	166,794	3,222,662	129,647	4.03 %	0		(58,878)-0%	188,525	188,525	0	2051
173,3785	2052	86	282,724	0	366,893	(39,488)	2,592,734	173,378	3,243,550	133,890	4.15 %	0		(60,009)-0%	194,181	194,181	0	2052
180,1200	2053	87	293,236	0	423,270	(41,701)	2,554,830	180,120	3,299,696	138,419	4.27 %	0		(60,996)-0%	200,006	200,006	0	2053
185,6642	2054	88	304,326	0	482,735	(42,554)	2,484,482	185,642	3,271,883	143,108	4.39 %	0		(65,591)-0%	206,096	206,096	0	2054
199,2622	2055	89	315,738	0	546,720	(44,765)	2,416,449	199,262	3,278,900	147,946	4.52 %	0		(65,245)-0%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	613,707	(45,118)	2,336,194	198,069	3,280,480	152,874	4.67 %	0		(66,941)-0%	218,552	218,552	0	2056
203,4048	2057	91	339,865	0	682,548	(45,288)	2,257,274	203,408	3,276,511	157,120	4.82 %	0		(68,682)-0%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0		(70,467)-0%	231,912	231,912	0	2058
213,544	2059	93	366,880	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0		(72,300)-0%	246,727	246,727	0	2059
215,904	2060	94	379,549	0	905,202	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0		(74,179)-0%	249,582	249,582	0	2060
217,724	2061	95	393,762	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0		(76,108)-0%	253,362	253,362	0	2061

Structured Income Planning

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

Scenario Client Review 2025

Planning Horizon	Taxable						Tax-Deferred						Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
	HYSA (2)			BA (3)			IRA (9)			Manage						Manage											
	40 years	John	Account	Income	Account	Income	Account	Income	John IRA	John inc	1,540,000	1,540,000	Subtotal incomes	Infl Factor 2.00 %	Infl Factor 2.60 %	Eff Tax Rate	Manage	Infl Factor 3.00 %	from total income to target								
Total required																											
View Beneficial RMD																											
REGULAR RMD accross all accounts																											
net return initial amount bonus % w/bonus	56	3.75 %	40,000	40,000	500,000	500,000	1,000,000	1,000,000	John IRA	John inc	1,540,000	1,540,000	Subtotal incomes	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022						
John total RMD																											
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022									
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023									
0	2024	58	57,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024									
0	2025	59	71,177	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,886)-17%	86,870	87,418	(548)	2025									
0	2026	60	85,846	(12,000)	723,999	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026									
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,500	(39,983)	-1.88 %	165,612	0	(33,223)-17%	92,306	92,742	(436)	2027									
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028									
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	-4.08 %	0	0	0	98,390	98,390	0	2029									
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	-4.18 %	0	0	0	101,342	101,342	0	2030									
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	-4.29 %	0	0	0	104,382	104,382	0	2031									
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	-4.40 %	0	0	0	107,513	107,513	0	2032									
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	-3.02 %	0	0	0	37,094	(271)-0%	110,739	110,739	0	2033							
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	-3.05 %	0	0	0	38,058	(117)-0%	114,061	114,061	0	2034							
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	-3.09 %	0	0	0	39,048	0-0%	117,483	117,483	0	2035							
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	-3.14 %	0	0	0	40,063	0-0%	121,007	121,007	0	2036							
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	-3.19 %	0	0	0	41,105	0-0%	124,637	124,637	0	2037							
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	-3.24 %	0	0	0	42,174	0-0%	128,376	128,376	0	2038							
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	-3.29 %	0	0	0	43,270	0-0%	132,228	132,228	0	2039							
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	-2.13 %	0	0	0	44,395	0-0%	102,803	136,195	(33,392)	2040							
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	-3.35 %	0	0	0	45,549	0-0%	140,280	140,280	0	2041							
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	-3.41 %	0	0	0	46,734	0-0%	144,489	144,489	0	2042							
117,444	2043	77	202,988	0	45,795	(15,570)	2,706,503	117,444	2,955,286	100,375	-3.46 %	0	0	0	47,949	0-0%	148,823	148,823	0	2043							
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,808	123,023	2,995,962	104,093	-3.52 %	0	0	0	49,195	0-0%	153,288	153,288	0	2044							
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	-3.59 %	0	0	0	50,475	0-0%	157,887	157,887	0	2045							
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	-3.65 %	0	0	0	51,787	0-0%	162,623	162,623	0	2046							
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	-3.72 %	0	0	0	53,133	0-0%	167,502	167,502	0	2047							
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	-3.80 %	0	0	0	54,515	0-0%	172,527	172,527	0	2048							
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	-3.88 %	0	0	0	55,932	0-0%	177,703	177,703	0	2049							
160,379	2050	84	262,656	0	266,988	(34,731)	2,668,704	160,379	3,198,344	125,648	-3.96 %	0	0	0	57,386	0-0%	183,034	183,034	0	2050							
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	-4.05 %	0	0	0	58,878	0-0%	188,525	188,525	0	2051							
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,889	-4.16 %	0	0	0	60,409	(118)-0%	194,181	194,181	0	2052							
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,303	180,120	3,259,896	138,419	-4.27 %	0	0	0	61,980	(393)-1%	200,006	200,006	0	2053							
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	-4.39 %	0	0	0	63,591	(693)-1%	206,006	206,006	0	2054							
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	-4.52 %	0	0	0	65,245	(1,004)-1%	212,187	212,187	0	2055							
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	-4.67 %	0	0	0	66,941	(1,340)-1%	218,552	218,552	0	2056							
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	-4.82 %	0	0	0	68,682	(1,693)-2%	225,109	225,109	0	2057							
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	-4.99 %	0	0	0	70,467	(2,062)-2%	231,862	231,862	0	2058							
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	-5.18 %	0	0	0	72,300	(2,467)-2%	238,818	238,818	0	2059							
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	-5.38 %	0	0	0	74,179	(2,946)-3%	245,982	245,982	0	2060							
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	-5.61 %	0	0	0	76,108	(3,431											

Structured Income Planning

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

Scenario	Client Review 2025																					
Planning Horizon	40 years	Taxable						Tax-Deferred			Incomes											
		HYSA (2)		BA (3)		IRA (9)		Wages (2)			SS (2)			Approx Income Tax (3)			After Tax Income		After Tax Target (7)		Income Gap	Year
		Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap				
Total required																						
View Beneficial RMD																						
REGULAR RMD across all accounts																						
net return		56	3.75 %	4.00 %	5.00 %																	
initial amount			40,000	500,000	1,000,000																	
John total RMD				0.00 %	0.00 %	0.00 %																
				40,000	500,000	1,000,000																
0	2022	56	53,500	(12,000)	542,078	(2,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022				
0	2023	57	67,506	(12,000)	585,544	(5,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,151)-17%	81,058	82,400	(1,342)	2023				
0	2024	58	57,036	(12,000)	630,277	(2,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024				
0	2025	59	71,177	(12,000)	676,465	(2,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(549)	2025				
0	2026	60	85,846	(12,000)	723,990	(2,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,018	(432)	2026				
0	2027	61	101,065	(12,000)	772,933	(1,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027				
0	2028	62	116,855	(12,000)	823,851	(2,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028				
0	2029	63	121,237		875,841	(3,391)	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029				
0	2030	64	125,784		887,410	11,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030				
0	2031	65	130,501		610,636	11,382	1,704,207	0	2,445,233	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031				
0	2032	66	135,394	0	527,433	10,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032				
0	2033	67	140,472		476,414	3,916	1,878,986	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033				
0	2034	68	145,739		417,479	3,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034				
0	2035	69	151,205		355,744	3,435	2,071,584	0	2,578,852	78,493	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035				
0	2036	70	156,975		289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036				
0	2037	71	162,758		217,058	83,533	2,283,921	0	2,663,736	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037				
0	2038	72	168,861		193,938	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038				
0	2039	73	175,183		56,161	88,958	2,518,002	0	2,740,977	88,958	3.29 %	0	43,270	0-0%	132,238	132,238	0	2039				
0	2040	74	181,176	0	0	58,406	2,643,924	0	2,825,586	58,408	3.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040				
107,477	2041	75	188,570		127,466	(12,746)	2,668,645	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,290	140,290	0	2041				
111,601	2042	76	195,651	0	28,101	(14,846)	2,694,474	112,601	2,913,226	37,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042				
117,444	2043	77	202,988	0	45,795	(16,570)	2,705,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043				
123,023	2044	78	210,600	0	66,557	(18,950)	2,718,806	123,023	2,995,962	104,093	3.50 %	0	49,195	0-0%	153,288	153,288	0	2044				
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,650	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045				
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,724	134,945	3,072,395	110,837	3.65 %	0	51,767	0-0%	162,623	162,623	0	2046				
140,537	2047	81	233,899	0	144,441	(26,217)	2,741,504	140,537	3,097,504	114,369	3.72 %	0	53,133	0-0%	167,593	167,593	0	2047				
147,180	2048	82	244,012	0	184,493	(29,178)	2,751,985	147,180	3,140,889	118,202	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048				
153,219	2049	83	253,162	0	223,321	(31,449)	2,764,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049				
160,379	2050	84	262,655	0	266,985	(34,731)	2,766,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050				
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,624	166,794	3,222,662	129,547	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051				
173,376	2052	86	282,724	0	364,693	(39,488)	2,597,374	173,376	3,251,800	131,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052				
180,200	2053	87	293,205	0	422,700	(41,701)	2,638,000	180,200	3,299,996	138,419	4.27 %	0	61,800	(93)-1%	200,006	200,006	0	2053				
185,642	2054	88	304,426	0	482,735	(42,534)	2,648,462	185,642	3,271,883	143,108	4.39 %	0	63,501	(693)-1%	206,006	206,006	0	2054				
192,622	2055	89	315,738	0	546,720	(44,767)	2,641,641	192,622	3,278,900	147,946	4.52 %	0	65,245	(104)-1%	212,187	212,187	0	2055				
198,609	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(130)-1%	218,552	218,552	0	2056				
203,408	2057	91	339,663	0	685,543	(45,288)	2,252,746	203,408	3,276,151	168,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057				
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,975	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058				
213,544	2059	93	363,880	0	830,015	(44,559)	2,051,090	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059				
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060				
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061				

Manage Account

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

Account name	BA (3)
Initial account balance	\$500,000
Hypothetical return	4.0 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	NQ Investments – Dividends and Cap Gai
Starting Capital Gains	\$10,000
Average Annual Dividends	2.0
Trading Style or Turnover	30.0
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderately Aggressive - max 10.0% 
Risk level	Moderately Aggressive
Account owner	John 
Account type	NQ 
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

17	makeup
18	makeup
19	makeup
20	makeup
21	makeup
22	makeup
23	makeup
24	makeup
25	makeup
26	makeup
27	makeup
28	makeup
29	makeup
30	makeup
31	makeup
32	makeup
33	makeup
34	makeup
35	makeup
36	makeup
37	makeup
38	makeup
39	makeup
40	makeup

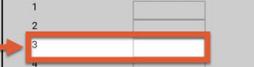
Step 34: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 680,327 (630,327 + 50,000).

Manage Account

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

Account name	BA (3)
Initial account balance	\$500,000
Hypothetical return	4.0 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	NQ Investments – Dividends and Cap Gai
Starting Capital Gains	\$10,000
Average Annual Dividends	2.0
Trading Style or Turnover	30.0
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderately Aggressive - max 10.0% 
Risk level	Moderately Aggressive
Account owner	John 
Account type	NQ 
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	

Enter Actual Value Overrides

Year	Actual Value
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 35: Save: Click on the green Save button underneath Manage Account heading.

Manage Account

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

Account name	BA (3)
Initial account balance	\$500,000
Hypothetical return	4.0 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	NQ Investments – Dividends and Cap Gai
Starting Capital Gains	\$10,000
Average Annual Dividends	2.0
Trading Style or Turnover	30.0
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderately Aggressive - max 10.0% <input type="button" value="Sel"/>
Risk level	Moderately Aggressive
Account owner	John
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="button" value=""/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	
4	680,327
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 36: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the BA. The number will be shaded in blue to indicate it is an actual value.

Structured Income Planning

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

Scenario Client Review 2025

Total required	Year	John	Taxable				Tax-Deferred				Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
			Planning Horizon		40 years		HYSA (2)		BA (3)					Manage	Infl Factor	Manage	Infl Factor	Manage	Eff Tax Rate		
			View Beneficial RMD	Initial amount	net return	4.00 %	500,000	5.00 %	1,000,000	0.00 %	John IRA	1,540,000	Subtotal of account incomes	2.00 %	2.60 %	3.00 %	from total income to target				
REGULAR RMD			across all accounts	initial amount	40,000	4.00 %	500,000	5.00 %	1,000,000	0.00 %	John IRA	1,540,000	Subtotal of account incomes	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
John total RMD				initial amount	67,506	(12,000)	586,544	(21,783)	1,118,900	(8,000)	John inc	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	John IRA	1,540,000	Subtotal of account incomes	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2023	57	67,506	(12,000)	586,544	(21,783)	1,118,900	(8,000)	2,049,629	(40,925)	John IRA	1,771,950	(41,361)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2024	58	57,038	(12,000)	580,327		1,118,900	(8,000)	2,184,403	(40,467)	John IRA	1,540,000	Subtotal of account incomes	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2025	59	71,177	(12,000)	726,469	(20,925)	1,249,987	(8,000)	2,184,403	(40,467)	John IRA	1,540,000	Subtotal of account incomes	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	John IRA	1,540,000	Subtotal of account incomes	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	John IRA	1,540,000	Subtotal of account incomes	-1.60 %	172,236	0	(35,761)-17%	96,562	97,279	(717)	2029
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,496	(40,001)	John IRA	1,540,000	Subtotal of account incomes	-1.49 %	175,544	0	(36,845)-17%	98,890	98,390	0	2030
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	John IRA	1,540,000	Subtotal of account incomes	-1.38 %	178,862	0	(37,929)-17%	101,342	101,342	0	2031
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	John IRA	1,540,000	Subtotal of account incomes	-1.27 %	182,182	0	(39,013)-17%	104,382	104,382	0	2032
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	John IRA	1,540,000	Subtotal of account incomes	-1.16 %	185,520	0	(40,103)-17%	107,513	107,513	0	2033
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	John IRA	1,540,000	Subtotal of account incomes	-1.05 %	188,858	0	(41,223)-17%	110,739	110,739	0	2034
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	John IRA	1,540,000	Subtotal of account incomes	-0.94 %	192,196	0	(42,347)-17%	114,061	114,061	0	2035
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	John IRA	1,540,000	Subtotal of account incomes	-0.83 %	195,524	0	(43,471)-17%	117,483	117,483	0	2036
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	John IRA	1,540,000	Subtotal of account incomes	-0.72 %	198,852	0	(44,605)-17%	121,007	121,007	0	2037
0	2036	70	156,875	0	368,200	80,997	2,175,163	0	2,700,244	80,997	John IRA	1,540,000	Subtotal of account incomes	-0.61 %	202,140	0	(45,748)-17%	124,080	124,080	0	2038
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	John IRA	1,540,000	Subtotal of account incomes	-0.50 %	206,476	0	(46,882)-17%	124,637	124,637	0	2039
0	2038	72	168,861	0	255,177	86,203	2,398,117	0	2,792,154	86,203	John IRA	1,540,000	Subtotal of account incomes	-0.39 %	210,774	0	(48,026)-17%	128,376	128,376	0	2040
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	John IRA	1,540,000	Subtotal of account incomes	-0.28 %	215,072	0	(49,170)-17%	132,228	132,228	0	2041
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	John IRA	1,540,000	Subtotal of account incomes	-0.17 %	219,370	0	(50,312)-17%	136,195	136,195	0	2042
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	John IRA	1,540,000	Subtotal of account incomes	-0.06 %	223,668	0	(51,454)-17%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	John IRA	1,540,000	Subtotal of account incomes	-0.05 %	227,956	0	(52,596)-17%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,375	John IRA	1,540,000	Subtotal of account incomes	-0.04 %	232,226	0	(53,738)-17%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,808	123,023	3,065,260	104,093	John IRA	1,540,000	Subtotal of account incomes	-0.03 %	236,494	0	(54,870)-17%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	John IRA	1,540,000	Subtotal of account incomes	-0.02 %	240,772	0	(55,932)-17%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	John IRA	1,540,000	Subtotal of account incomes	-0.01 %	245,050	0	(56,994)-17%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	John IRA	1,540,000	Subtotal of account incomes	0.00 %	250,328	0	(57,056)-17%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	John IRA	1,540,000	Subtotal of account incomes	0.01 %	254,596	0	(58,124)-17%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	John IRA	1,540,000	Subtotal of account incomes	0.02 %	258,874	0	(59,192)-17%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,024	125,648	John IRA	1,540,000	Subtotal of account incomes	0.03 %	263,152	0	(60,260)-17%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	John IRA	1,540,000	Subtotal of account incomes	0.04 %	267,430	0	(61,328)-17%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,225	John IRA	1,540,000	Subtotal of account incomes	0.05 %	271,708	0	(62,409)-17%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,303	180,120	3,357,539	138,794	John IRA	1,540,000	Subtotal of account incomes	0.06 %	276,046	0	(63,487)-17%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	583,894	(42,148)	2,484,822	185,642	3,373,044	143,494	John IRA	1,540,000	Subtotal of account incomes	0.07 %	280,384	0	(64,565)-17%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	651,532	(44,279)	2,416,441	192,622	3,383,713	148,343	John IRA	1,540,000	Subtotal of account incomes	0.08 %	284,722	0	(65,643)-17%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	John IRA	1,540,000	Subtotal of account incomes	0.09 %	289,060	0	(66,711)-17%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	John IRA	1,540,000	Subtotal of account incomes	0.10 %	294,358	0	(67,782)-17%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	John IRA	1,540,000	Subtotal of account incomes	0.11 %	299,696	0	(68,760)-17%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	John IRA	1,540,000	Subtotal of account incomes	0.12 %	304,034	0	(69,748)-17%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	John IRA	1,540,000	Subtotal of account incomes	0.13 %	307,372	0	(70,736)-17%	245,982	245,982	0	2060
217,724	2061	95	393,78																		

Structured Income Planning

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

Scenario Client Review 2025		Taxable										Tax-Deferred																											
Planning Horizon		40 years		HYSA (2)		BA (3)		IRA (9)		Incomes		John IRA		John inc		Accounts Total		Planned Distribution		Percent Distribution		Wages (2)		SS (2)		Approx Income Tax (3)		After Tax Income		After Tax Target (7)		Income Gap		Year					
Total required		Year		John		Account		Income		Account		Income		Account		Income		Accounts Total		Planned Distribution		Percent Distribution		Wages (2)		SS (2)		Approx Income Tax (3)		After Tax Income		After Tax Target (7)		Income Gap		Year			
View Beneficial RMD		REGULAR RMD		accross all accounts		net return		initial amount		John		John IRA		John inc		1,540,000		Subtotal of account incomes				Manage		Manage		Manage		Infl Factor		Manage		Infl Factor		Manage		Infl Factor		front total income to target	
0	2022	56	53,500	(12,000)	5,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.7%	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022																					
0	2023	57	67,506	(12,000)	585,544	(21,783)	5,000	1,000,000	1,118,900	(8,000)	1,771,950	(41,783)	-2.53%	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023																			
0	2024	58	57,038	(12,000)	580,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33%	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024																					
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13%	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025																					
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,496	(8,000)	2,184,403	(40,467)	-1.97%	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026																					
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83%	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027																					
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,493	(40,001)	-1.72%	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028																					
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98%	170,000	0	0%	98,390	98,390	0	2029																					
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08%	171,000	0	0%	101,342	101,342	0	2030																					
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18%	172,000	0	0%	104,382	104,382	0	2031																					
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28%	173,000	0	0%	107,513	107,513	0	2032																					
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94%	174,000	0	0%	37,094	(530)-1%	110,739	110,739	0	2033																			
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98%	175,000	0	0%	38,058	(387)-1%	114,061	114,061	0	2034																			
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02%	176,000	0	0%	39,048	(228)-0%	117,483	117,483	0	2035																			
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,244	80,997	3.05%	177,000	0	0%	40,063	(53)-0%	121,007	121,007	0	2036																			
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09%	178,000	0	0%	41,105	0%	124,637	124,637	0	2037																			
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14%	179,000	0	0%	42,174	0%	128,376	128,376	0	2038																			
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19%	180,000	0	0%	43,270	0%	132,228	132,228	0	2039																			
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24%	181,000	0	0%	44,395	0%	136,195	136,195	0	2040																			
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28%	182,000	0	0%	45,549	0%	140,280	140,280	0	2041																			
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34%	183,000	0	0%	46,734	0%	144,489	144,489	0	2042																			
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,375	3.39%	184,000	0	0%	47,749	0%	148,823	148,823	0	2043																			
123,023	2044	78	210,600	0	135,854	(19,390)	2,718,808	123,023	3,065,260	104,093	3.45%	185,000	0	0%	49,195	0%	153,288	153,288	0	2044																			
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51%	186,000	0	0%	50,475	0%	157,887	157,887	0	2045																			
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57%	187,000	0	0%	51,787	0%	162,623	162,623	0	2046																			
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63%	188,000	0	0%	53,133	0%	167,502	167,502	0	2047																			
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71%	189,000	0	0%	54,515	0%	172,527	172,527	0	2048																			
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78%	190,000	0	0%	55,932	0%	177,703	177,703	0	2049																			
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,024	125,648	3.86%	191,000	0	0%	57,386	0%	183,034	183,034	0	2050																			
166,794	2051	85	272,505	0	405,787	(36,931)	2,685,344	166,794	3,313,636	129,863	3.95%	192,000	0	0%	58,878	(216)-0%	188,525	188,525	0	2051																			
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,225	4.05%	193,000	0	0%	60,409	(483)-1%	194,181	194,181	0	2052																			
180,120	2053	87	2																																				

Structured Income Planning

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

Scenario Client Review 2025

Total required View Beneficial RMD	Year	John	Taxable				Tax-Deferred				Incomes				Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year		
			Planning Horizon		40 years		HYSA (2)		BA (3)		IRA (9)		Manage		Manage						
			Initial amount	net return bonus %	40,000	40,000	500,000	500,000	1,000,000	1,000,000	John IRA	1,540,000	Subtotal of account incomes	0	Planned Distribution	Percent Distribution	Wages (2)	SS (2)			
REGULAR RMD across all accounts																					
John total RMD																					
0	2022	56	53,500	3.75 %	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023			
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024			
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025			
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,496	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026			
0	2027	61	101,065	(12,000)	829,174	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027			
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,450	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028			
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0	98,390	98,390	0	2029			
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0	101,342	101,342	0	2030			
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0	104,382	104,382	0	2031			
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0	107,513	107,513	0	2032			
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	0	0	37,094	(530)-1%	110,739	110,739	0	2033	
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	0	0	38,058	(387)-1%	114,061	114,061	0	2034	
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	0	0	39,048	(228)-0%	117,483	117,483	0	2035	
0	2036	70	156,875	0	368,200	80,997	2,175,163	0	2,700,248	80,997	3.05 %	0	0	0	40,063	(53)-0%	121,007	121,007	0	2036	
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	0	0	41,105	0-0%	124,637	124,637	0	2037	
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	0	0	42,174	0-0%	128,376	128,376	0	2038	
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	0	0	43,270	0-0%	132,228	132,228	0	2039	
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	0	0	44,395	0-0%	136,195	136,195	0	2040	
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	0	0	45,549	0-0%	140,280	140,280	0	2041	
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	0	0	46,734	0-0%	144,489	144,489	0	2042	
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,375	3.39 %	0	0	0	47,749	0-0%	148,823	148,823	0	2043	
123,023	2044	78	210,600	0	135,884	(19,930)	2,718,808	123,023	3,065,260	104,093	3.45 %	0	0	0	49,195	0-0%	153,288	153,288	0	2044	
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	0	0	50,475	0-0%	157,887	157,887	0	2045	
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	0	0	51,787	0-0%	162,623	162,623	0	2046	
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	0	0	53,133	0-0%	167,502	167,502	0	2047	
147,190	2048	82	244,012	0	265,561	(29,178)	2,771,985	147,190	3,221,558	118,012	3.71 %	0	0	0	54,515	0-0%	172,527	172,527	0	2048	
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	0	0	55,932	0-0%	177,703	177,703	0	2049	
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,024	125,648	3.86 %	0	0	0	57,386	0-0%	183,034	183,034	0	2050	
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	0	0	58,878	(216)-0%	188,525	188,525	0	2051	
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	0	0	60,409	(483)-1%	194,181	194,181	0	2052	
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,303	180,120	3,357,539	138,794	4.16 %	0	0	0	61,980	(768)-1%	200,006	200,006	0	2053	
185,642	2054	88	304,326	0	583,894	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	0	0	63,591	(1,079)-1%	206,006	206,006	0	2054	
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	0	0	65,245	(1,401)-1%	212,187	212,187	0	2055	
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	0	0	66,941	(1,750)-2%	218,552	218,552	0	2056	
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	0	0	68,682	(2,115)-2%	225,109	225,109	0	2057	
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	0	0	70,467	(2,539)-2%	231,862	231,862	0	2058	
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	0	0	72,300	(3,008)-3%	238,818	238,818	0	2059	
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	0	0	74,179	(3,504)-3%	245,982	245,982	0	2060	
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	0	0	76,108	(4,008)-3%	253,362	253,362	0	2061	

(84,000) 236,424 3,425,505 3,577,928 1,115,142 1,576,643 (244,478) 6,025,236 6,032,097 (6,860)

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

Step 39: Accounts Total: Note the Accounts total column.

STRUCTURED INCOME PLANNING

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

Scenario Client Review 2025

Planning Horizon	40 years	Taxable				Tax-Deferred				Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year		
		HYSA (2)		BA (3)		IRA (9)		Manage						Manage	Manage	Manage						
		Account	Income	Account	Income	Account	Income	Manage	Manage	Manage			2.00 %	2.60 %	3.00 %							
Total required																						
View Beneficial RMD																						
REGULAR RMD across all accounts																						
net return initial amount	56	3.75 %	40,000	500,000	500,000	1,000,000	1,000,000	John IRA	1,540,000	1,540,000	Subtotal of account incomes											
John total RMD																						
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022				
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023				
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024				
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025				
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,496	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026				
0	2027	61	101,065	(12,000)	829,174	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027				
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028				
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0%	98,390	98,390	0	2029				
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0%	101,342	101,342	0	2030				
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0%	104,382	104,382	0	2031				
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0%	107,513	107,513	0	2032				
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	0	0%	37,094	(530)-1%	110,739	110,739	0	2033		
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	0	0%	38,058	(387)-1%	114,061	114,061	0	2034		
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	0	0%	39,048	(228)-0%	117,483	117,483	0	2035		
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	0	0%	40,063	(53)-0%	121,007	121,007	0	2036		
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	0	0%	41,105	0%	124,637	124,637	0	2037		
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	0	0%	42,174	0%	128,376	128,376	0	2038		
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	0	0%	43,270	0%	132,228	132,228	0	2039		
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	0	0%	44,395	0%	136,195	136,195	0	2040		
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	0	0%	45,549	0%	140,280	140,280	0	2041		
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	0	0%	46,734	0%	144,489	144,489	0	2042		
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,375	3.39 %	0	0	0%	47,749	0%	148,823	148,823	0	2043		
123,023	2044	78	210,600	0	135,884	(19,930)	2,718,808	123,023	3,065,260	104,093	3.45 %	0	0	0%	49,195	0%	153,288	153,288	0	2044		
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	0	0%	50,475	0%	157,887	157,887	0	2045		
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	0	0%	51,787	0%	162,623	162,623	0	2046		
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	0	0%	53,133	0%	167,502	167,502	0	2047		
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	0	0%	54,515	0%	172,527	172,527	0	2048		
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	0	0%	55,932	0%	177,703	177,703	0	2049		
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	0	0%	57,386	0%	183,034	183,034	0	2050		
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	0	0%	58,878	(216)-0%	188,525	188,525	0	2051		
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,225	4.05 %	0	0	0%	60,409	(483)-1%	194,181	194,181	0	2052		
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,303	180,120	3,357,539	138,794	4.16 %	0	0	0%	61,980	(768)-1%	200,006	200,006	0	2053		
185,642	2054	88	304,326	0	583,894	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	0	0%	63,591	(1,079)-1%	206,006	206,006	0	2054		
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	0	0%	65,245	(1,401)-1%	212,187	212,187	0	2055		
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	0	0%	66,941	(1,750)-2%	218,552	218,552	0	2056		
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	0	0%	68,682	(2,115)-2%	225,109	225,109	0	2057		
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	0	0%	70,467	(2,539)-2%	231,862	231,862	0	2058		
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	0	0%	72,300	(3,008)-3%	238,818	238,818	0	2059		
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	0	0%	74,179	(3,504)-3%	245,982	245,982	0	2060		
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	0	0%	76,108	(4,008)-3%	253,362	253,362	0	2061		
			(84,000)		236,424		3,425,505		3,577,928			1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)					

Step 40: Manage: Click on the green Manage Button within the IRA income column.

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

Structured Income Planning

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

Scenario Client Review 2025

Total required	Year	Taxable				Tax-Deferred				Incomes				Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year		
		Planning Horizon		40 years		HYSA (2)		BA (3)		IRA (9)		Manage								
		Initial amount	net return	40,000	3.75 %	500,000	4.00 %	1,000,000	5.00 %	John IRA	1,540,000	Subtotal of account incomes	Planned Distribution	Percent Distribution	Wages (2)	SS (2)				
REGULAR RMD accross all accounts		John total RMD	initial amount w/bonus	40,000	0.00 %	500,000	0.00 %	1,000,000	0.00 %	John inc	0									
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(0,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023		
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(0,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024		
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(0,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025		
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,496	(0,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026		
0	2027	61	101,065	(12,000)	829,174	(19,983)	1,394,511	(0,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027		
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(0,000)	2,471,493	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028		
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0%	98,390	98,390	0	2029		
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0%	101,342	101,342	0	2030		
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0%	104,382	104,382	0	2031		
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0%	107,513	107,513	0	2032		
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	0	0%	37,094	37,094	0	2033		
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	0	0%	38,058	38,058	0	2034		
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	0	0%	39,048	39,048	0	2035		
0	2036	70	156,875	0	368,209	80,997	2,175,163	0	2,700,248	80,997	3.05 %	0	0	0%	40,063	40,063	0	2036		
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	0	0%	41,105	41,105	0	2037		
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	0	0%	42,174	42,174	0	2038		
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	0	0%	43,270	43,270	0	2039		
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	0	0%	44,395	44,395	0	2040		
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	0	0%	45,549	45,549	0	2041		
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	0	0%	46,734	46,734	0	2042		
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,375	3.39 %	0	0	0%	47,749	47,749	0	2043		
123,023	2044	78	210,600	0	135,884	(19,930)	2,718,808	123,023	3,065,260	104,093	3.45 %	0	0	0%	49,195	49,195	0	2044		
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	0	0%	50,475	50,475	0	2045		
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	0	0%	51,787	51,787	0	2046		
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	0	0%	53,133	53,133	0	2047		
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	0	0%	54,515	54,515	0	2048		
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	0	0%	55,932	55,932	0	2049		
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,024	125,648	3.86 %	0	0	0%	57,386	57,386	0	2050		
166,794	2051	85	272,505	0	405,787	(36,931)	2,685,344	166,794	3,313,636	129,863	3.95 %	0	0	0%	58,878	58,878	0	2051		
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	0	0%	60,409	60,409	0	2052		
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,303	180,120	3,357,539	138,794	4.16 %	0	0	0%	61,980	61,980	0	2053		
185,642	2054	88	304,326	0	583,894	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	0	0%	63,591	63,591	0	2054		
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	0	0%	65,245	65,245	0	2055		
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	0	0%	66,941	66,941	0	2056		
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	0	0%	68,682	68,682	0	2057		
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	0	0%	70,467	70,467	0	2058		
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	0	0%	72,300	72,300	0	2059		
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	0	0%	74,179	74,179	0	2060		
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	0	0%	76,108	76,108	0	2061		

(84,000)

236,424

3,425,505

3,577,928

1,115,142

1,576,643

244,478

6,025,236

6,032,097

(6,660)

Orange backgrounds indicate hypothetical returns



PRIVACY POLICY | TERMS OF USE

Manage Account

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

Account name	IRA (9)	
Initial account balance	\$1,000,000	
Hypothetical return	5.0 %	
Bonus	0.0 %	
Optional		
Account description		
Account company		
Other		
Tax calculation option	Do not Tax (Roth)	
Add money later - deferred account	<input type="checkbox"/>	
Years deferred	0	
Asset plan allocation	Aggressive - max 10.0% 	
Risk level	Aggressive	
Account owner	John 	
Account type	IRA 	
Add an income rider		
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider		
Number of months of payout in first year	12.0	
Enter manual payout <input type="checkbox"/>		
Structured Income Type		
Income Riders		
<input type="radio"/> Start payout from income rider		
<input type="radio"/> Liquidate or annuitize		
<input type="radio"/> Annuitize (for years certain) <input type="text" value="1.0"/> %		
<input type="radio"/> Liquidate account (in so many years)		
Withdrawals		
<input type="radio"/> Annual fixed withdrawal <input type="text" value=""/>		
<input type="radio"/> Annual percentage withdrawal <input type="text" value="0.0"/> %		
<input type="radio"/> Required minimum distribution (RMD)		
<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)		
Calculated Plan Withdrawals		
<input type="radio"/> Make-up total owners RMD from one account		
<input type="radio"/> Make-up total benefit RMD from one account		
<input type="radio"/> Make-up income gap based on target income		
Annual Savings		
<input type="radio"/> Annual fixed savings <input type="text" value=""/>		
Income Data		
Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		totalRMD
18		totalRMD
19		totalRMD
20		totalRMD
21		totalRMD
22		totalRMD
23		totalRMD
24		totalRMD

ADD INCOME

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

Request Additional Rider **Remove Income Rider**

Step 42: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 1,207,845 (1,182,845 + 25,000).

Manage Account

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

Account name	IRA (9)
Initial account balance	\$1,000,000
Hypothetical return	5.0 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	Do not Tax (Roth)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive - max 10.0% 
Risk level	Aggressive
Account owner	John 
Account type	IRA 
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Enter Actual Value Overrides	
Year	Actual Value
1	
2	
3	<input type="text" value="1207845"/>
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Request Additional Rider **Remove Income Rider**

Step 43: Save: Click on the green Save button underneath Manage Account heading.

Manage Account

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

Account name	IRA (9)
Initial account balance	\$1,000,000
Hypothetical return	5.0 %
Bonus	0.0 %
Optional	
Account description	
Account company	
Other	
Tax calculation option	Do not Tax (Roth)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Aggressive - max 10.0% <input type="button" value="Sel"/>
Risk level	Aggressive
Account owner	John <input type="button" value="Sel"/>
Account type	IRA <input type="button" value="Sel"/>
Add an income rider	
Based on	<input checked="" type="radio"/> John's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="button" value="Sel"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	

Enter Actual Value Overrides

Year	Actual Value
1	
2	
3	1,207,845
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 44: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the IRA. The number will be shaded in blue to indicate it is an actual value.

Structured Income Planning

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

Scenario Client Review 2025

Total required View Beneficial RMD	Year	John	Taxable				Tax-Deferred				Incomes				Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year			
			Planning 40 years Horizon		HYSA (2)		BA (3)		IRA (9)		Accounts Total		Planned Distribution		Percent Distribution							
			Initial amount	net return bonus % w/bonus	Account	Income	Account	Income	Account	Income	Subtotal of account incomes	0	Wages (2)	SS (2)	Manage	Manage	Manage					
REGULAR RMD across all accounts																						
John total RMD	56	John	3.75 %	40,000	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,540,000	0	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
	57	John	40,000	67,506	(12,000)	585,544	(21,783)	1,119,000	(8,000)	1,000,000	0	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023	
	58	John	57,038	67,506	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,000,000	0	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024	
	59	John	71,177	67,506	(12,000)	728,465	(20,925)	1,207,845	(8,000)	1,000,000	0	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025	
	60	John	85,846	67,506	(12,000)	778,071	(20,467)	1,207,049	(8,000)	1,000,000	0	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026	
	61	John	101,065	12,000	929,176	(19,983)	1,434,51	(8,000)	2,353,693	(39,983)	1,656,612	0	0	(33,607)-17%	92,022	92,742	(720)	2027				
	62	John	116,855	12,000	882,344	(20,001)	1,542,624	(8,000)	2,501,824	(40,001)	1,689,242	0	0	(34,681)-17%	94,242	95,524	(1,282)	2028				
	63	John	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	1,703,424	0	0	0	0	98,390	98,390	0	2029			
	64	John	125,784	0	750,67	101,342	1,653,643	0	2,533,103	101,342	1,803,424	0	0	0	0	101,342	101,342	0	2030			
	65	John	130,501	0	676,322	104,382	1,723,475	0	2,546,297	104,382	1,943,275	0	0	0	0	104,382	104,382	0	2031			
	66	John	135,394	0	595,861	107,513	1,823,548	0	2,557,704	107,513	2,022,275	0	0	0	0	107,513	107,513	0	2032			
	67	John	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2,209,275	0	0	0	0	37,094	110,739	110,739	0	2033		
	68	John	145,739	0	490,952	76,389	2,036,359	0	2,650,351	76,389	2,236,359	0	0	0	0	38,058	(387)-1%	114,061	114,061	0	2034	
	69	John	151,205	0	431,928	78,663	2,113,342	0	2,697,474	78,663	2,313,342	0	0	0	0	39,048	(228)-0%	117,483	117,483	0	2035	
	70	John	156,875	0	368,208	80,997	2,203,059	0	2,745,142	80,997	2,403,059	0	0	0	0	40,063	(53)-0%	121,007	121,007	0	2036	
	71	John	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	2,531,062	0	0	0	0	41,105	0	124,637	124,637	0	2037	
	72	John	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	2,637,615	0	0	0	0	42,174	0	128,376	128,376	0	2038	
	73	John	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	2,759,995	0	0	0	0	43,270	0	132,228	132,228	0	2039	
	74	John	181,763	0	59,233	91,799	2,698,495	0	2,939,494	91,799	2,898,494	0	0	0	0	44,395	0	136,195	136,195	0	2040	
	75	John	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3,041,724	0	0	0	0	45,549	0	140,280	140,280	0	2041	
114,925	2042	John	195,651	0	96,802	(17,170)	2,744,988	114,925	3,037,498	97,755	3,277,498	0	0	0	0	46,734	0	144,489	144,489	0	2042	
119,868	2043	John	202,988	0	119,662	(18,994)	2,762,366	119,668	3,085,022	100,375	3,322,366	0	0	0	0	47,749	0	148,823	148,823	0	2043	
125,562	2044	John	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,444	104,093	3,388,923	0	0	0	0	49,195	0	153,288	153,288	0	2044	
131,513	2045	John	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3,432,156	0	0	0	0	50,475	0	157,887	157,887	0	2045	
137,730	2046	John	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3,493,533	0	0	0	0	51,787	0	162,623	162,623	0	2046	
143,481	2047	John	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3,555,228	0	0	0	0	53,133	0	167,502	167,502	0	2047	
150,229	2048	John	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3,626,961	0	0	0	0	54,515	0	172,527	172,527	0	2048	
156,382	2049	John	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3,696,728	0	0	0	0	55,932	0	177,703	177,703	0	2049	
163,689	2050	John	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,492	125,712	3,777,492	0	0	0	0	57,386	(64)-0%	183,034	183,034	0	2050	
170,237	2051	John	272,505	0	442,731	(40,262)	2,689,747	170,237	3,404,976	129,975	3,885,975	0	0	0	0	58,878	(328)-0%	188,525	188,525	0	2051	
176,957	2052	John	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,076	134,383	3,955,270	0	0	0	0	60,409	(611)-1%	194,181	194,181	0	2052	
183,838	2053	John	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4,055,795	0	0	0	0	61,980	(915)-1%	200,006	200,006	0	2053	
189,474	2054	John	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4,161,002	0	0	0	0	63,591	(1,246)-1%	206,006	206,006	0	2054	
196,598	2055	John	315,738	0	710,098	(48,608)	2,466,318	196,598	3,492,152	148,530	4,271,152	0	0	0	0	65,245	(1,588)-2%	212,187	212,187	0	2055	
202,157	2056	John	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4,400,142	0	0	0	0	66,941	(1,959)-2%	218,552	218,552	0	2056	
207,607	2057	John	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4,545,244	0	0	0	0	68,682	(2,369)-2%	225,109	225,109	0	2057	
212,893	2058	John	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4,684,646	0	0	0	0	70,467	(2,848)-3%	231,862	231,862	0	2058	
217,952	2059	John	365,830	0	1,036,841	(48,895)	2,093,426	217,952	3,496,098	169,866	4,855,098	0	0	0	0	72,300	(3,348)-3%	238,818	238,818	0	2059	
220,361	2060	John	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5,033,281	0	0	0	0	74,179	(3,877)-3%	245,982	245,982	0	2060	
222,218	2061	John	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5,222,652	0	0	0	0	76,108	(4,415)-3%	253,362	253,362	0	2061	

Step 45: IRA Account Column: The remainder of the years will have been automatically adjusted.

Structured Income Planning

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

Scenario Client Review 2025

Total required View Beneficial RMD	Year	John	Taxable				Tax-Deferred				Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year								
			Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)					Manage															
			Initial amount	40 years	Account	Income	Account	Income	Account	Income				Infl Factor	Infl Factor	Infl Factor													
REGULAR RMD across all accounts			net return initial amount	3.75 %	40,000	500,000	1,00,000	1,00,000	John IRA	1,540,000				Manage	Manage	Manage	2.00 %	2.60 %	3.00 %	front total income to target									
John total RMD			initial amount w/bonus %	0.00 %	40,000	500,000	1,00,000	1,00,000	John inc	1,540,000	Subtotal of account incomes			Manage	Manage	Manage	Eff Tax Rate												
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,02,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022											
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,11,8,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023											
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024											
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025											
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,968	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026											
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027											
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028											
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0	0	98,390	98,390	0	2029										
0	2030	64	125,784	0	750,671	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0	0	101,342	101,342	0	2030										
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0	0	104,382	104,382	0	2031										
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0	0	107,513	107,513	0	2032										
0	2033	67	140,472	0	545,521	147,175	1,917,771	0	2,603,763	74,175	2.90 %	0	0	37,094	(530)-1%	110,739	110,739	0	2033										
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	0	38,058	(387)-1%	114,061	114,061	0	2034										
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	0	39,048	(228)-0%	117,483	117,483	0	2035										
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	0	40,063	(53)-0%	121,007	121,007	0	2036										
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	0	41,105	0	124,637	124,637	0	2037										
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	0	42,174	0	128,376	128,376	0	2038										
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	0	43,270	0	132,228	132,228	0	2039										
0	2040	74	181,763	0	59,233	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	0	44,395	0	136,195	136,195	0	2040										
109,695	2041	75	188,579	0	76,569	(4,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	0	45,549	0	140,280	140,280	0	2041										
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,988	114,925	3,037,498	97,755	3.27 %	0	0	46,734	0	144,489	144,489	0	2042										
119,868	2043	77	202,988	0	119,662	(18,994)	2,762,366	119,868	3,085,022	100,375	3.32 %	0	0	47,949	0	148,823	148,823	0	2043										
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,444	104,093	3.38 %	0	0	49,195	0	153,288	153,288	0	2044										
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	0	50,475	0	157,887	157,887	0	2045										
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	0	51,787	0	162,623	162,623	0	2046										
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	0	53,133	0	167,502	167,502	0	2047										
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	0	54,515	0	172,527	172,527	0	2048										
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	0	55,932	0	177,703	177,703	0	2049										
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,492	125,712	3.77 %	0	0	57,386	(64)-0%	183,034	183,034	0	2050										
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	0	58,878	(328)-0%	188,525	188,525	0	2051										
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,000	134,383	3.95 %	0	0	60,409	(611)-1%	194,181	194,181	0	2052										
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	0	61,980	(915)-1%	200,006	200,006	0	2053										
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	0	63,591	(1,246)-1%	206,006	206,006	0	2054										
196,598	2055	89	315,738	0	710,098	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	0	65,245	(1,588)-2%	212,187	212,187	0	2055										
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	0	66,941	(1,959)-2%	218,552	218,552	0	2056										
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	0	68,682	(2,369)-2%	225,109	225,109	0	2057										
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	0	70,467	(2,848)-3%	231,862	231,862	0	2058										
217,952	2059	93	365,830	0	1,036,841	(48,895)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	0	72,300	(3,348)-3%	238,818	238,818	0	2059										
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	0	74,179	(3,877)-3%	245,982	245,982	0	2060										
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,455,652	181,669	5.22 %	0	0	76,108	(4,415)-3%	253,362	253,362	0	2061										

Step 46: Approx Income Tax: Note the amounts in the Approx Income Tax Column.

Structured Income Planning

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

Scenario Client Review 2025

Total required	Year	John	Taxable				Tax-Deferred				Incomes				Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year			
			Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)		Manage		Manage									
			Initial amount	net return	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Eff Tax Rate						
REGULAR RMD across all accounts			initial amount	40,000	40,000	500,000	500,000	1,000,000	1,000,000	John IRA	1,540,000	0	Subtotal of account incomes									
John total RMD			w/bonus %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	John inc	1,540,000	0	John inc	1,540,000	0	2.00 %	2.60 %					
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022				
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023				
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024				
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025				
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026				
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027				
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028				
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0	98,390	98,390	0	2029				
0	2030	64	125,784	0	750,671	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0	101,342	101,342	0	2030				
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0	104,382	104,382	0	2031				
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0	107,513	107,513	0	2032				
0	2033	67	140,472	0	545,521	147,175	1,917,771	0	2,603,763	74,175	2.90 %	0	0	0	37,094	(530)-1%	110,739	110,739	0	2033		
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	0	0	38,058	(387)-1%	114,061	114,061	0	2034		
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	0	0	39,048	(228)-0%	117,483	117,483	0	2035		
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	0	0	40,063	(53)-0%	121,007	121,007	0	2036		
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	0	0	41,105	0	124,637	124,637	0	2037		
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	0	0	42,174	0	128,376	128,376	0	2038		
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	0	0	43,270	0	132,228	132,228	0	2039		
0	2040	74	181,763	0	59,233	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	0	0	44,395	0	136,195	136,195	0	2040		
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	0	0	45,549	0	140,280	140,280	0	2041		
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,988	114,925	3,037,498	97,755	3.27 %	0	0	0	46,734	0	144,489	144,489	0	2042		
119,868	2043	77	202,988	0	119,662	(18,994)	2,762,366	119,668	3,085,022	100,375	3.32 %	0	0	0	47,749	0	148,823	148,823	0	2043		
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,444	104,093	3.38 %	0	0	0	49,195	0	153,288	153,288	0	2044		
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	0	0	50,475	0	157,887	157,887	0	2045		
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,156	137,730	3,220,014	110,837	3.49 %	0	0	0	51,787	0	162,623	162,623	0	2046		
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	0	0	53,133	0	167,502	167,502	0	2047		
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	0	0	54,515	0	172,527	172,527	0	2048		
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	0	0	55,932	0	177,703	177,703	0	2049		
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,492	125,712	3.77 %	0	0	0	57,386	(64)-0%	183,034	183,034	0	2050		
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,747	170,237	3,404,976	129,975	3.85 %	0	0	0	58,878	(328)-0%	188,525	188,525	0	2051		
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,000	134,383	3.95 %	0	0	0	60,409	(611)-1%	194,181	194,181	0	2052		
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	0	0	61,980	(915)-1%	200,006	200,006	0	2053		
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	0	0	63,591	(1,246)-1%	206,006	206,006	0	2054		
196,598	2055	89	315,738	0	710,098	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	0	0	65,245	(1,588)-2%	212,187	212,187	0	2055		
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	0	0	66,941	(1,959)-2%	218,552	218,552	0	2056		
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	0	0	68,682	(2,369)-2%	225,109	225,109	0	2057		
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	0	0	70,467	(2,848)-3%	231,862	231,862	0	2058		
217,952	2059	93	365,830	0	1,036,841	(48,895)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	0	0	72,300	(3,348)-3%	238,818	238,818	0	2059		
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	0	0	74,179	(3,877)-3%	245,982	245,982	0	2060		
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,455,652	181,669	5.22 %	0	0	0	76,108	(4,415)-3%	253,362	253,362	0	2061		

(84,000) 167,261 3,497,365 3,580,526 1,115,142 1,576,643 (247,175) 6,025,236 6,032,097 (6,860)

Step 47: Accounts Total: Note the Accounts total column.

Structured Income Planning

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

Scenario Client Review 2025

Total required View Beneficial RMD	Year	John	Taxable				Tax-Deferred				Accounts Total	Planned Distribution	Percent Distribution	Incomes			Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
			Planning Horizon 40 years		HYSA (2)		BA (3)		IRA (9)					Subtotal of account incomes	Wages (2)	SS (2)	Manage	Manage	Manage		
			REGULAR RMD accross all accounts	net return initial amount bonus % w/bonus	56	3.75 % 40,000	4.00 % 500,000	5.00 % 1,000,000	John IRA	1,540,000	1,540,000	1,540,000	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
John total RMD									John inc												
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022			
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023			
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024			
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025			
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026			
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027			
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028			
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0	98,390	98,390	0	2029			
0	2030	64	125,784	0	750,671	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0	101,342	101,342	0	2030			
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0	104,382	104,382	0	2031			
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0	107,513	107,513	0	2032			
0	2033	67	140,472	0	545,521	147,175	1,917,771	0	2,603,763	147,175	2.90 %	0	0	0	37,094	(530)-1%	110,739	110,739	0	2033	
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	0	0	38,058	(387)-1%	114,061	114,061	0	2034	
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	0	0	39,048	(228)-0%	117,483	117,483	0	2035	
0	2036	70	156,875	0	368,209	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	0	0	40,063	(53)-0%	121,007	121,007	0	2036	
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	0	0	41,105	0	124,637	124,637	0	2037	
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	0	0	42,174	0	128,376	128,376	0	2038	
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	0	0	43,270	0	132,228	132,228	0	2039	
0	2040	74	181,763	0	59,233	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	0	0	44,395	0	136,195	136,195	0	2040	
109,695	2041	75	188,579	0	76,569	(4,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	0	0	45,549	0	140,280	140,280	0	2041	
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,988	114,925	3,037,498	97,755	3.27 %	0	0	0	46,734	0	144,489	144,489	0	2042	
119,868	2043	77	202,988	0	119,662	(18,994)	2,762,366	119,668	3,085,022	100,375	3.32 %	0	0	0	47,749	0	148,823	148,823	0	2043	
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,104,093	131,446	3.38 %	0	0	0	49,195	0	153,288	153,288	0	2044	
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	0	0	50,475	0	157,887	157,887	0	2045	
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	0	0	51,787	0	162,623	162,623	0	2046	
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	0	0	53,133	0	167,502	167,502	0	2047	
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	0	0	54,515	0	172,527	172,527	0	2048	
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	0	0	55,932	0	177,703	177,703	0	2049	
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,492	125,712	3.77 %	0	0	0	57,386	(64)-0%	183,034	183,034	0	2050	
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,747	170,237	3,404,976	129,975	3.85 %	0	0	0	58,878	(328)-0%	188,525	188,525	0	2051	
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	0	0	60,409	(611)-1%	194,181	194,181	0	2052	
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	0	0	61,980	(915)-1%	200,006	200,006	0	2053	
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	0	0	63,591	(1,246)-1%	206,006	206,006	0	2054	
196,598	2055	89	315,738	0	710,098	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	0	0	65,245	(1,588)-2%	212,187	212,187	0	2055	
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	0	0	66,941	(1,959)-2%	218,552	218,552	0	2056	
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	0	0	68,682	(2,369)-2%	225,109	225,109	0	2057	
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	0	0	70,467	(2,848)-3%	231,862	231,862	0	2058	
217,952	2059	93	365,830	0	1,036,841	(48,895)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	0	0	72,300	(3,348)-3%	238,818	238,818	0	2059	
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	0	0	74,179	(3,877)-3%	245,982	245,982	0	2060	
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	0	0	76,108	(4,415)-3%	253,362	253,362	0	2061	

Step 48: Scenario: Click on the Scenario drop down caret arrow and select the initial scenario.

Structured Income Planning

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

Scenario: Client Review 2025



Planning Horizon: 40 years										Taxable			Tax-Deferred			Incomes												
Planning Horizon: 40 years		HYSA (2)		BA (3)		IRA (9)		Accounts Total			Planned Distribution		Percent Distribution		Wages (2)		SS (2)		Approx Income Tax (3)		After Tax Income		After Tax Target (7)		Income Gap		Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	front total income to target					
REGULAR RMD accross all accounts																												
John total RMD																												
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,540,000	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022									
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,540,000	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023									
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,540,000	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024									
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	1,540,000	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025									
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	1,540,000	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026									
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	1,540,000	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027									
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	1,540,000	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028									
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	1,540,000	2,518,240	98,390	3.93 %	0	0	0	0	98,390	98,390	0	2029								
0	2030	64	125,784	0	750,671	101,342	1,656,643	0	1,540,000	2,533,103	101,342	4.03 %	0	0	0	0	101,342	101,342	0	2030								
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	1,540,000	2,546,297	104,382	4.12 %	0	0	0	0	104,382	104,382	0	2031								
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	1,540,000	2,557,704	107,513	4.22 %	0	0	0	0	107,513	107,513	0	2032								
0	2033	67	140,472	0	545,521	147,175	1,917,771	0	1,540,000	2,603,763	74,175	2.90 %	0	0	37,094	(530)-1%	110,739	110,739	0	2033								
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	1,540,000	2,650,351	76,389	2.93 %	0	0	38,058	(387)-1%	114,061	114,061	0	2034								
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	1,540,000	2,697,474	78,663	2.97 %	0	0	39,048	(228)-0%	117,483	117,483	0	2035								
0	2036	70	156,875	0	368,209	80,997	2,220,059	0	1,540,000	2,745,142	80,997	3.00 %	0	0	40,063	(53)-0%	121,007	121,007	0	2036								
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	1,540,000	2,793,223	83,533	3.04 %	0	0	41,105	0	124,637	124,637	0	2037								
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	1,540,000	2,841,652	86,203	3.09 %	0	0	42,174	0	128,376	128,376	0	2038								
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	1,540,000	2,890,415	88,958	3.13 %	0	0	43,270	0	132,228	132,228	0	2039								
0	2040	74	181,763	0	59,233	91,799	2,698,495	0	1,540,000	2,939,494	91,799	3.18 %	0	0	44,395	0	136,195	136,195	0	2040								
109,695	2041	75	188,579	0	76,569	(4,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	0	45,549	0	140,280	140,280	0	2041									
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,988	114,925	3,037,498	97,755	3.27 %	0	0	46,734	0	144,489	144,489	0	2042									
119,868	2043	77	202,988	0	119,662	(18,994)	2,762,366	119,668	3,085,022	100,375	3.32 %	0	0	47,949	0	148,823	148,823	0	2043									
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,444	104,093	3.38 %	0	0	49,195	0	153,288	153,288	0	2044									
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	0	50,475	0	157,887	157,887	0	2045									
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	0	51,787	0	162,623	162,623	0	2046									
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	0	53,133	0	167,502	167,502	0	2047									
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	0	54,515	0	172,527	172,527	0	2048									
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	0	55,932	0	177,703	177,703	0	2049									
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,492	125,712	3.77 %	0	0	57,386	(64)-0%	183,034	183,034	0	2050									
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,747	170,237	3,404,976	129,975	3.85 %	0	0	58,878	(328)-0%	188,525	188,525	0	2051									
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,000	134,383	3.95 %	0	0	60,409	(611)-1%	194,181	194,181	0	2052									
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	0	61,980	(915)-1%	200,006	200,006	0	2053									
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	0	63,591	(1,246)-1%	206,006	206,006	0	2054									
196,598	2055	89	315,738	0	710,098	(48,686)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	0	65,245	(1,588)-2%	212,187	212,187	0	2055									
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	0	66,941	(1,959)-2%	218,552	218,552	0	2056									
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	0	68,682	(2,369)-2%	225,109	225,109	0	2057									
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	0	70,467	(2,848)-3%	231,862	231,862	0	2058									
217,952	2059	93	365,830	0	1,036,841	(48,895)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	0	72,300	(3,348)-3%	238,818	238,818	0	2059									
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737																					

Structured Income Planning

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

Scenario View/Edit Actual Values Function Initial Scenario

Total required	Year	John	Taxable				Tax-Deferred				Incomes				Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
			Planning 40 years		HYSAs		BA		IRA		Accounts Total		Planned Distribution		Percent Distribution					
			Initial amount	net return	Account	Income	Account	Income	Account	Income	Total	of account	Wages	SS	Manage	Infl Factor	Manage	Infl Factor		
REGULAR RMD																				
across all accounts																				
John total RMD																				
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022		
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023		
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024		
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025		
0	2026	60	112,756	(12,000)	723,998	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026		
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,665)-17%	92,064	92,742	(678)	2027		
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,903	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028		
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	-4.03 %	0	0	0-0%	98,390	98,390	0	2029		
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	-4.13 %	0	0	0-0%	101,342	101,342	0	2030		
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	-4.23 %	0	0	0-0%	104,382	104,382	0	2031		
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	-4.34 %	0	0	0-0%	107,513	107,513	0	2032		
0	2033	67	178,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	-2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033		
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,799	76,361	-3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034		
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	-3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035		
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	-3.10 %	0	40,063	(211)-0%	121,007	121,007	0	2036		
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	-3.14 %	0	41,105	0-0%	124,637	124,637	0	2037		
0	2038	72	210,718	0	186,726	86,203	2,398,117	0	2,747,560	86,203	-3.19 %	0	42,174	0-0%	128,376	128,376	0	2038		
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	-3.24 %	0	43,270	0-0%	132,228	132,228	0	2039		
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	-2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040		
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,644	107,477	2,916,712	94,731	-3.30 %	0	45,549	0-0%	140,200	140,200	0	2041		
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	-3.35 %	0	46,734	0-0%	144,489	144,489	0	2042		
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,675	-3.41 %	0	47,949	0-0%	148,823	148,823	0	2043		
123,023	2044	78	262,803	0	66,557	(18,930)	2,716,800	123,023	3,048,165	104,093	-3.46 %	0	49,195	0-0%	153,288	153,288	0	2044		
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	-3.52 %	0	50,475	0-0%	157,887	157,887	0	2045		
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	-3.59 %	0	51,787	0-0%	162,623	162,623	0	2046		
140,579	2047	81	293,491	0	149,341	(25,211)	2,723,024	140,579	3,165,859	114,369	-3.66 %	0	53,133	0-0%	167,502	167,502	0	2047		
147,190	2048	82	304,497	0	184,499	(29,178)	2,711,985	147,190	3,200,975	118,012	-3.73 %	0	54,515	0-0%	172,527	172,527	0	2048		
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	-3.81 %	0	55,932	0-0%	177,703	177,703	0	2049		
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,703	160,379	3,263,389	125,710	-3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050		
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	-3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051		
173,378	2052	86	352,806	0	366,030	(39,202)	2,593,739	173,378	3,312,569	134,358	-4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052		
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	-4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053		
185,642	2054	88	379,762	0	480,793	(42,033)	2,484,822	185,642	3,345,380	143,609	-4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054		
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	-4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055		
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	-4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056		
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	-4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057		
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,176	164,097	-4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058		
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,213	213,544	3,332,878	169,695	-5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059		
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	-5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060		
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	-5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061		
			(84,000)		203,591		3,425,505		3,545,095		1,115,142		1,576,643		(246,416)	5,990,466	6,032,097	(41,631)		

Step 50: Accounts Total: Note the amounts in the Accounts Total column and the difference between the two scenarios.

Structured Income Planning

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

Scenario View/Edit Actual Values Function Initial Scenario

Planning Horizon	Taxable						Tax-Deferred						Accounts Total	Incomes						Year					
	HYSAs			BA			IRA			John IRA				Planned Distribution	Percent Distribution	Manage	Infl Factor 2.00 %	Manage	Infl Factor 2.60 %	Manage	Eff Tax Rate				
	Initial amount	Year	John	Account	Income	Account	Income	Account	Income	John IRA	John inc	Subtotal of account incomes	Planned Distribution	Percent Distribution	Manage	Infl Factor 2.00 %	Manage	Infl Factor 2.60 %	Manage	Eff Tax Rate					
40 years																									
Total required																									
View Beneficial RMD																									
REGULAR RMD																									
across all accounts																									
net return	56	3.75 %		542,078	(22,078)		1,058,000	(8,000)		1,653,578	(42,078)	-2.73 %	150,000	0	(29.583-18%	78,339	80,000	(1,661)	2022						
initial amount	40,000			500,000			1,000,000			1,653,578	(42,078)	-2.73 %	150,000	0	(30.159-17%	81,058	82,400	(1,342)	2023						
bonus %	0.00 %			0.00 %			1,182,845	(8,000)		1,895,210	(41,361)	-2.33 %	156,060	0	(30.849-17%	83,850	84,872	(1,022)	2024						
w/bonus	40,000			500,000			1,249,987	(8,000)		2,023,566	(40,925)	-2.16 %	159,181	0	(31.611-17%	86,645	87,418	(773)	2025						
John total RMD										2,157,233	(40,467)	-2.00 %	162,365	0	(32.522-17%	89,376	90,041	(665)	2026						
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)		1,540,000															
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,181,900	(8,000)		1,771,950	(41,783)	-2.53 %	153,000	0	(30.159-17%										
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)		1,895,210	(41,361)	-2.33 %	156,060	0	(30.849-17%										
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)		2,023,566	(40,925)	-2.16 %	159,181	0	(31.611-17%										
0	2026	60	112,756	(12,000)	723,998	(20,467)	1,320,486	(8,000)		2,157,233	(40,467)	-2.00 %	162,365	0	(32.522-17%										
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)		2,296,428	(39,983)	-1.85 %	165,612	0	(33.565-17%	92,064	92,742	(678)	2027						
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)		2,441,903	(40,001)	-1.74 %	168,924	0	(34.620-17%	94,303	95,524	(1,221)	2028						
0	2029	63	151,289	0	758,415	98,390	1,545,848	0		2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029						
0	2030	64	156,963	0	687,410	101,342	1,623,140	0		2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030						
0	2031	65	162,849	0	610,525	104,382	1,704,297	0		2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031						
0	2032	66	168,956	0	527,433	107,512	1,789,512	0		2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032						
0	2033	67	178,292	0	474,380	74,150	1,878,988	0		2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033						
0	2034	68	181,865	0	416,994	76,361	1,972,937	0		2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034						
0	2035	69	188,685	0	355,042	78,632	2,071,584	0		2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035						
0	2036	70	195,761	0	288,279	80,965	2,175,163	0		2,659,202	80,965	3.10 %	0	40,063	(211)-0%	121,007	121,007	0	2036						
0	2037	71	203,102	0	216,277	83,533	2,283,921	0		2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037						
0	2038	72	210,718	0	186,726	86,203	2,398,117	0		2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038						
0	2039	73	218,620	0	55,317	88,958	2,518,022	0		2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039						
0	2040	74	226,818	0	0	57,530	2,643,924	0		2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040						
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,644	107,477		2,916,712	94,731	3.30 %	0	45,549	0-0%	140,200	140,200	0	2041						
112,601	2042	76	244,149	0	149,341	(25,211)	2,723,024	140,579		2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042						
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444		3,005,602	100,675	3.41 %	0	47,949	0-0%	148,828	148,828	0	2043						
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023		3,046,093	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044						
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853		3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045						
134,945	2046	80	282,863	0	118,395	(24,109)	2,727,242	134,948		3,128,520	110,809	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046						
140,579	2047	81	293,491	0	149,341	(25,211)	2,723,024	140,579		3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047						
147,190	2048	82	304,497	0	184,499	(29,178)	2,711,985	147,190		3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048						
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219		3,231,223	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049						
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,703	160,379		3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050						
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794		3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051						
173,378	2052	86	352,806	0	366,030	(39,202)	2,593,739	173,378		3,312,569	134,838	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052						
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120		3,351,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053						
185,642	2054	88	379,762	0	480,793	(42,033)	2,484,822	185,642		3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054						
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622		3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055						
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069		3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056						
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408		3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057						
208,588	2058	92	440,012	0	751,372	(44,949)	2,156,795	208,588		3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058						
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544		3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059						
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904		3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245									